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Papers

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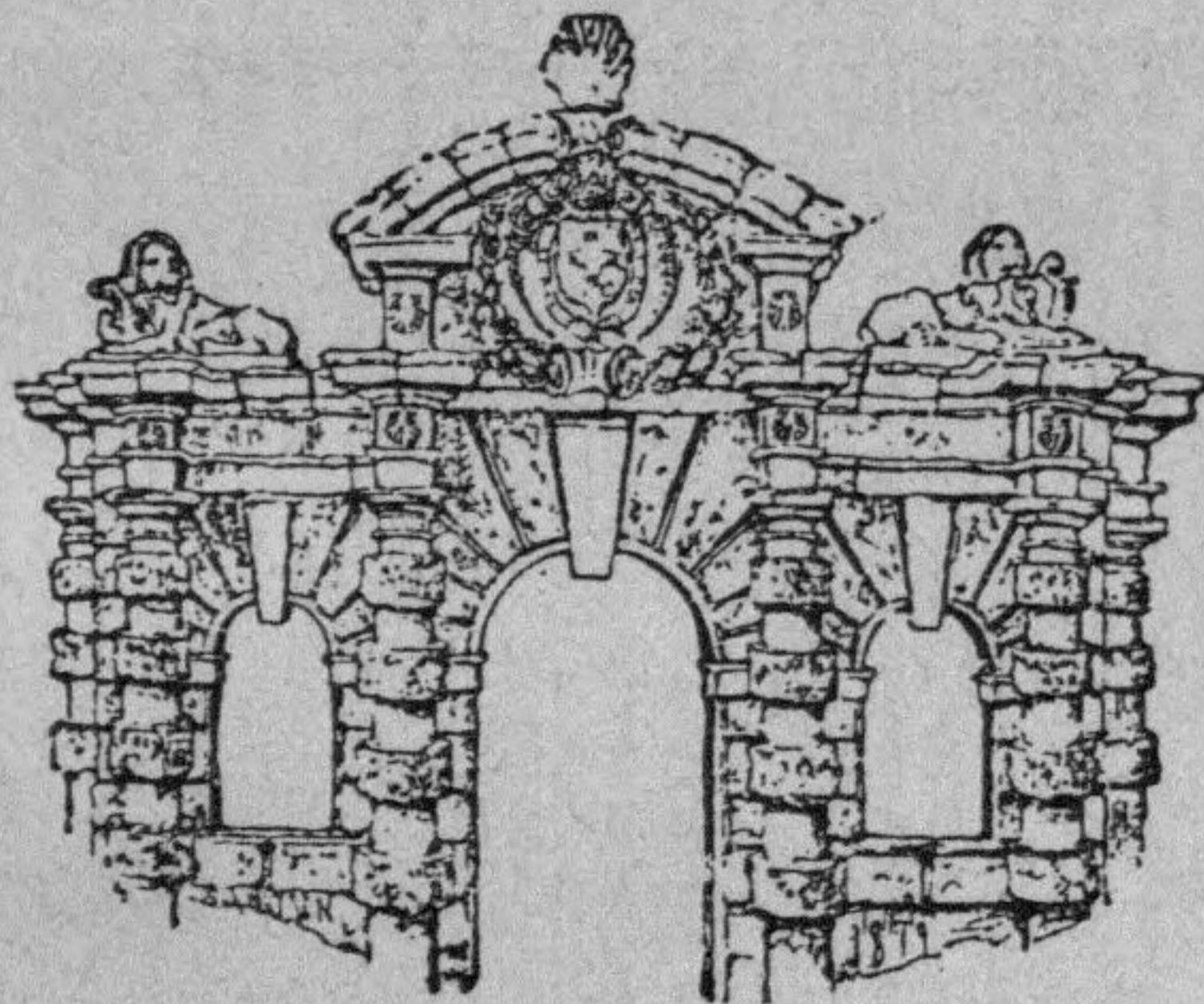
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Wilmensdorff

OCCASIONAL PAPERS

OF THE

C. O. S.



WATERGATE AT END OF BUCKINGHAM STREET

Published by the
CHARITY ORGANISATION SOCIETY

15 BUCKINGHAM STREET, STRAND, W.C.

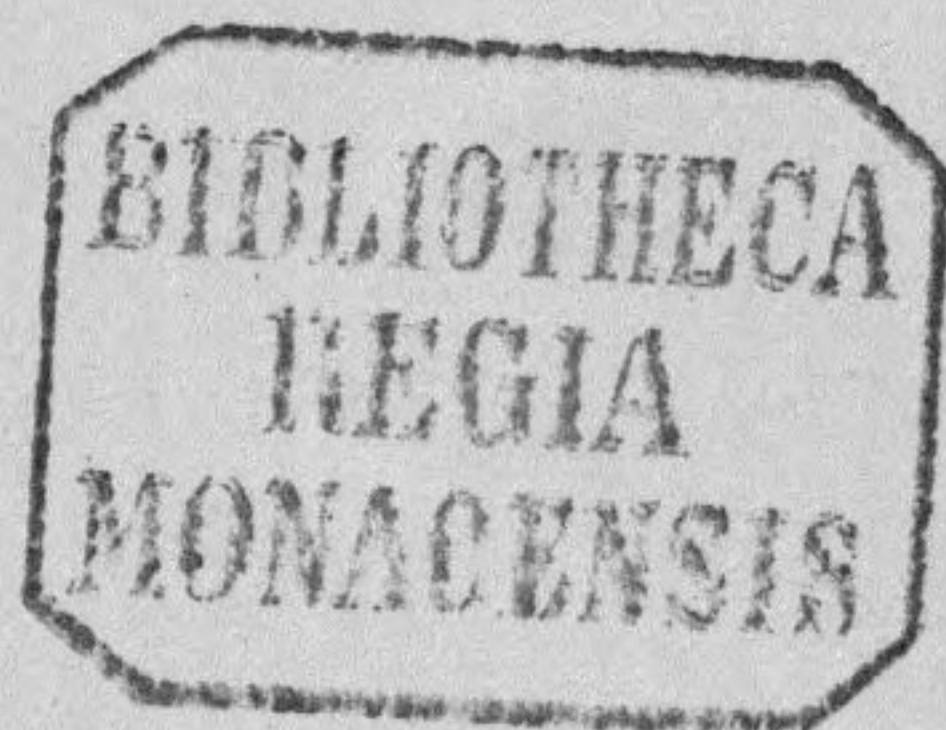
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INTRODUCTORY NOTE.

A MANUFACTURING process often leads to the production of some substance which was not anticipated in the original design, but which is found to possess a considerable value. The Occasional Papers are a by-product of the industry of Charity Organisation. Written by many hands and on various occasions, they have usually appeared in the *C.O. Review*, and have since been kept in type as likely to be of service in a separate form. As they are now about fifty in number, it is thought well to bind them up together and issue them in the form of a volume.

Owing to the variety of style and subject, they form an interesting series of short chapters which anyone may read with profit. Many of them have been found exceedingly useful for circulation to correspondents who desired to know the views of the Society on particular questions. A short letter enclosing an Occasional Paper will often convey more information than an elaborate essay. Not only is time saved, but in place of a hasty composition we have one which was carefully prepared and has stood the test of use.

By reference to this volume it will be easy to select one or more Papers suitable for distribution at Drawing-room Meetings or Conferences. They are kept in stock at the Central Office, and may be ordered at the following prices :—

A single Paper, 1*d.*

A dozen copies, 3*d.*

Twenty-five copies, 6*d.*

Fifty copies, 1*s.*

The Papers are bound in the order of their numbers, but a classified list of subjects is also given for convenience of reference.

A companion volume of smaller size has been formed from the "Charity Organisation Papers," and is sold at the same price. The "C.O. Papers" are for the most part of a more technical nature, and contain definite instructions for the actual work of a Committee, rather than expressions of opinion on charitable subjects.

A list of other publications of the Society is added at the end.

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WHAT WORKERS CAN DO FOR THE POOR IN CONNECTION WITH THE CHARITY ORGANISATION SOCIETY.

CHARITY Organisation is an endeavour to create a federation of those who desire to give, or are giving, some of their time with the intent of bettering the lives of the poor and remedying their distress—of all who may be able to forward this object directly or indirectly. To this end 40 centres have been established in different parts of London, with a Central Council. In the attempt to help the distressed thoroughly every kind of charitable work has to be done, and the services of co-operators of all kinds are brought into requisition. A Committee is or should always be the meeting-place for workers. Those who take part in it should be expected each to do something for the common cause. Charity should be as personal as possible. The use of a Committee is to strengthen personal work, not to supersede it. It were better to have no Committee if the latter were the result. Wise almoners and visitors and administrators of charities are wanted, and not the imposition of responsibility on a third party (be it Committee or Society), who should undertake the difficulties of decision and settle what should or should not be done in an impersonal semi-official manner. Yet there must always be many, the calls upon whose time require them to employ some agent in at least a considerable part of their charities.

The following are some suggestions as to *Persons Wanted* for:

I.—COMMITTEE OR INTERNAL WORK.

1. *Regular* assistance in the general work of a District Committee, even though it be only for a few hours on a day or two in the week. Attendance at Committee, with a view to learning and then helping in its work.

2. To visit those who have been helped by the Committee. These persons (in some of these respects not unlike their betters) are often ignorant of the commonest ideas of thrift in food, dress, &c.; often incur ruinous expenditure, especially on such occasions as funerals; and are often ignorant of the most ordinary requirements of sanitation and cleanliness.

The application for assistance in distress may be made the turning-point in the career of a whole family.

3. To visit those who have been helped, and to exercise a personal influence over them, so as to insure that the aid given may be really beneficial. To provide against a relapse into distress, by inducing men to join benefit societies after recovery from illness, and to save.

4. To visit those whom the Committee have not been able to help with money, or whom the Committee have thought it best 'to leave to the Poor Law,' but who possibly might be influenced by watchful friendliness.

5. To take charge of individual cases, seeing that the relief required for them, sometimes for a long period, is procured and carefully administered.

6. To visit and befriend those who are in receipt of pensions.

7. To aid in obtaining employment in exceptional cases.

8. To see those who come to the office in distress, and learn from them their circumstances and the cause of their trouble—to give them a patient hearing—to 'take down their case,' as it is called.

9. To see employers in certain instances; and to make inquiries sometimes of a difficult and delicate kind.

10. To undertake some of the correspondence about cases; writing to the relations or friends to ask them to help; writing reports to inquirers; writing to charities or individuals, with a view to obtaining the desired relief.

11. To keep accounts, or some of the accounts, the loan account, the relief account, &c.

12. To undertake some department of the work, such as the loans; the care and correspondence in convalescent or emigration cases; the arrangements for meetings; the collection of funds; and the publications of the Committee.

II.—ORGANISATION: EXTERNAL OR GENERAL WORK.

1. To be an 'Organising Secretary,' having nothing to do necessarily with the office work, but to learn about all the charitable agencies in the district, and from personal knowledge of the individuals who are interested in them, to win their co-operation in good methods of charity; and to draw together visitors and other persons at work in the district.

2. To serve upon the committees of charitable institutions, and to promote co-operation and care, by consideration of the more general question of charitable administration, by investigation and otherwise, in the treatment of those assisted—taking the condition of a family, as far as is possible, as a whole, and not overlooking the needs of other members who are not assisted by the single institution in question.

3. To promote co-operation in medical relief, as members of hospital committees and otherwise, so that those who ought to be assisted at the hospitals may also be aided in other ways to their permanent benefit.

Outside the actual work of the Committee, but very closely relating to it, are other kinds of work about which sound information is generally to be acquired from the best sources by connection with a Charity Organisation Committee.

4. To become an almoner for the Society for the Relief of Distress, or an almoner or worker for the clergy and ministers, especially in the poorer parts of London.

5. To stand for election as Guardian.

6. To take part in the visiting of the sick, and in library management in infirmaries and workhouses; to form, or help in doing the work of, a 'Workhouse Girls' Aid Committee'; or to do similar work in connection with other classes of persons who are in the workhouse or infirmary, and might possibly be made self-supporting.

7. To stand for election as Vestryman.

8. To work on sanitary aid committees; to take part in building schemes, and otherwise to help in improving the dwellings of the poor.

9. To take part in school work—Sunday schools, night schools; to attend at the local 'Notice B' meetings of the School Board, at which the cases of non-attendance are taken; to take part in the Local Management School Committees.

10. To attend working men's and boys' clubs—to give lectures to them, and help in entertainments and excursions.

11. To promote emigration—to take charge of, and make arrangements for, emigration cases.

12. To join or accept office in friendly or benefit societies and thus promote an interchange of ideas and common interests between members of different classes.

By many of these means, not charitable but rather social, class distinctions may be partly effaced; knowledge about friendly societies and other similar movements may be obtained; and sometimes, too, the circumstances of some may be learnt, from whom impending distress may be warded off before it is too late, or almost too late.

NOTES AND EXPERIENCES.

WHY I JOINED THE CHARITY ORGANISATION SOCIETY.

A CHAPTER FROM A LADY'S AUTOBIOGRAPHY.

I WAS a very young girl when I first began to visit in Westminster. I had no experience, and no one to advise me; I knew nothing about the Poor-Laws, and had not enough experience to be a good judge of character. I saw want, and I did as my fellow-workers did—gave money, food, and firing—and yet it seemed to me strange that the need never grew less; the grocery ticket, given one week, was asked for again the following week. On looking back, I can remember no one family that I helped so effectually that they ceased to require my doles.

After a time I went into a richer part of London. In my district there I expected to find no poverty, the little houses looked outwardly so prosperous and well cared for; but unfortunately my predecessor had always given away soup, grocery, meat, and coal tickets, and I found these apparently well-to-do people much disgusted if I did not leave a ticket of some kind with them on every visit. I was known as the 'relieving lady,' and any friendly attempts at conversation were generally interrupted by 'Have you a grocer's ticket to-day, Miss?' or by stories of the 'kind lady' who used to visit, and 'never left without giving something.'

I felt in despair. More and more I realised that I could never really make friends with the poor in this way, and I determined to try some other plan. Circumstances took me to the South of London, and, after much thought, I took charge of some buildings under Miss Octavia Hill, and now the object of my visits was not to give money to poor people, but to obtain money from them. This new relationship taught me many lessons, and I gained an insight into the lives of our working classes such as I had never had before. My people, knowing I had come on business, did not expect relief, and they would tell me quite simply about their difficulties; the unsteady husband, the thriftless wife, the wild daughter, the unruly girl, the ailing baby, or the sickly child. Even if I had been allowed to give them, these, the real difficulties of the poor, could not be met by grocery tickets. And so, wishing to know 'a more excellent way' of helping them, I joined the Charity Organisation Society. I felt that alone I could not deal with these great needs; I had not experience, money, or knowledge enough. I dreaded adopting the hopeless attitude of so many of our most earnest workers, who, standing alone, feel overwhelmed by the sin and sorrow around them. I wished to learn the result of the experience of others. I cannot think why training is thought necessary for all other kinds of woman's work—nursing, teaching, needlework—but the knowledge of wise means of helping our poor is supposed to come to women naturally; and

strongly do I feel how fatal have been the results of the error in the past. A woman studies before she touches the physical wounds of the poor. Ought she to do less before she attempts the healing of their moral sores? Is it wonderful that, coming all unprepared to her work, her tenderness, patience, wisdom, and courage so often fail? I felt that in going to the Charity Organisation Society I was going to school; I had so very much to learn and unlearn there in what organisations were already started in the immediate neighbourhood of my people to help them; what principles of relief had been found that would help, without inducing loss of self-respect; the sort of homes best fitted for training girls; the most suitable orphanages for motherless or fatherless girls and boys; the best convalescent homes; the special hospitals for special cases; above all, I learnt to know those who were working all around me.

And now I would touch upon what workers have told me they felt were difficulties in joining the Charity Organisation Society. First, they felt our careful investigation unnecessary, when they knew the people; that they considered inquiry into an applicant's past history 'inquisitorial' and unfair. I cannot answer these charges better than by simply telling you my own experience. I believe that if we have made friends with the poor they have learnt to trust us, and this difficulty does not arise. If one of my poor people says to me, 'Will you give me an outfit for my girl, who is going to service, or get my boy into a home?' I reply, 'I never give help except through the Charity Organisation Society. Go there; the matter will be thoroughly gone into, and what my committee decide I shall do for you.' I have never once had a poor person resent this. I wish you could know how warm a feeling there is between us, and how great an interest we take in each other's lives. The investigation is seldom disliked by persons who have nothing to conceal, and the more intimately I know the poor, the more I realise how much this investigation is needed. Surely our one aim is to make their lives better, to make them feel it is better to be good than bad; and are we not teaching them the contrary when we help indiscriminately—helping, for instance, the drunken to-day, that they may drink again to-morrow? Our foolishness and carelessness in this respect is one cause of the low moral standard of some of our poor people; should we not, therefore, endeavour to create some public opinion amongst them about the sins of drunkenness, self-indulgence, and thriftlessness, by making a point of referring to the Poor-Law those who are suffering from the natural results of those sins?

May I give an instance from my own experience, which will illustrate (1) the use of investigation, and (2) the necessity of refusing help when the only effectual remedy for the need lies in the person's own power?

When first I knew the Joneses their home was bright and pleasant. Jones was a clever mechanic, and he devised shelves, cupboards, brackets, and all kinds of ingenious contrivances to help his wife in her household work. She had a trade, by which she could earn 15s. a week. But soon I heard that Jones was always out of work; it did not matter until the wife was unable to work, but then troubles came. For a long time they received a great deal of charity: they were a pet case in the parish; they were 'such a steady, respectable young couple, always at church;' and clergyman, mission-woman, and lady at the mothers' meeting, all were alike ready to help. Children came quickly; the woman made a brave struggle to keep them and her husband, but at last she succumbed, and became too ill. Then charitable persons wearied of giving, and I was asked to investigate the cause of the distress. I knew them well, but I had had no idea of what was wrong. I found it was simply that the man would not get up in the morning. Situation after situation he lost in that

way. Some of the neighbours, pitying his wife, had found him work, and had even gone and got him up in the morning, but he always went back to bed when they left him. This man and his whole family are now in the workhouse. Would it not have been better in the beginning to have investigated why a skilled carpenter was always out of work, then to have refused charity, and simply to have urged the man to the moral effort which would then have saved him? The charity given only encouraged him in his habits of sloth.

Another case.—A very young district visitor came to me a few weeks ago in great trouble about a family in her district. The man was ill, the wife supported him. There were, she said, a son and daughter, who did nothing. They were dirty, idle, hopeless, and all lived in one room. We investigated, and found the boy willing to work, but wanting his waterman's licence, which would cost 6s. 6d. We gave it him, and some clothes. He is now doing well, and earning 18s. The girl said she should like to go into service. She had been in a situation, but left on account of illness. When we applied to her mistress, to our surprise she gave her an excellent character, but said she needed training. We sent her to a Servants' Training Home. She is now doing very well. Was the investigation unkind?

Surely there is need for some improvement in our methods of charity, in order to remove from the minds of our people the very erroneous impression they now have of why we help them. A friend of mine heard two very respectable women talking. One said, 'Well, Mrs. Smith, how have you fared this Christmas?' 'Oh, very badly; I had very little relief.' The other replied, 'Well, Mrs. Smith, it is all your own fault; you will go and sit in the side aisle of the church, where nobody ever sees you. If you would sit in front, you would be helped as we all are.'

Some workers have an impression that the Charity Organisation Society is hard. I think this arises from their not attending the meetings. Hearing only the result, and not the reasons of the decisions, they know nothing of the time, trouble, and patience which the committee have given to the case.

There is another reason often urged by ladies against joining our committees—that is, their lack of time. I know well that women with very busy lives cannot pledge themselves to attend many committees; but could not many busy women wishing to enter into friendly relationships with some poor person attend sometimes, take perhaps one case, visit it, carry out the wishes of the committee concerning it, make a little brightness in that home, by bringing some of the interests of their full life into it, and thus form the link which every committee needs between the work done in the committee-room and the home which it is trying to improve? Some of the best work I have seen done on my committee has been done by busy people, who, coming from other interests, are able to bring a freshness and brightness to the work which we regular workers sorely lack sometimes.

I do believe that in this way real friendships may be made with the poor, and that in this relationship it will not be all taking on their part and giving on ours. I was much touched by the case of a poor young widow this week. My committee had sent her sickly little boy into the country, and I had tried to help her while she herself was ill. I gave her some needlework to do, and when I paid her for it she was quite hurt. 'Why, ma'am, so much has been done for me, and then to think of paying me for anything I could do?' Are we not robbing our charity of half its grace when it is considered a right, and not a free gift? A clergyman said to me the other day, 'The poor people in my parish *demand* relief; there are so many endowed charities that they think they have a *right* to what they

want ; I am quite helpless very often in the matter.' I think visitors will be astonished, after ceasing to give doles, to find how little the poor really need them, how very exceptional the need is which requires immediate assistance in food, and, when such is the case, how cruel inadequate relief is. A schoolmistress, whom I can thoroughly trust, said to me on one of the worst days of last winter, 'I wish you would go and see Mrs. Smith ; she is in such terrible distress. I know she is most respectable. Last winter, when we were giving dinners to the children, she sent word she thought her children ought not to have them ; she could afford to feed them.' I found the family in the greatest distress. The man had broken his arm in trying to help a woman out of a runaway cart ; the son was out of work from the long frost ; the mother had a baby three days old. I received an excellent account of the family. The man had had savings, but his long illness and large family had exhausted everything. I went to the district visitor. 'Oh, yes, I know them well ; most respectable ; I gave them an 8*d.* grocery ticket a fortnight ago.' Is any comment necessary ?

I will answer, by a case, one more objection urged against us, the supposed unkindness of inquiry into the past incidents of the life of the applicant—the application to friends or relatives.

I went to see an old Scotch widow who was in dire distress. The cause of this misery was the misconduct of her only child, who was in prison for forgery. We wrote to friends, and found that a college friend of her son was much grieved to hear of her sad condition. He had just been made a professor in Aberdeen University, and wanted a housekeeper. 'Would we send his friend's mother to him in that capacity ?' My committee supported her while the matter was arranged, and made all arrangements for her journey (she was a regular fish out of water in London), including the payment of her fare. She soon wrote that all had gone well, and she hoped that when any members of our committee went to Aberdeen, they would go and see her, and judge how happy she was, and her master said she might give them a cup of tea.

CHARITY ORGANISATION SOCIETY,
15 Buckingham Street, Strand, W.C.

THE FEEDING OF ADULTS.

Extracts from the Report of the Special Committee of the Charity Organisation Society upon Charity and Food.

THE GIVING OF FOOD.

It is with the best of motives that many people give away food, but they have not yet learnt the truth of what was said a hundred years ago (Townsend on the Poor Law, 1786): 'He who stately employs the poor in useful labour is their only friend; he who only feeds them is their greatest enemy.' They see the immediate effect, but they fail to notice the consequences. How, they may ask, can a basin of good soup do harm to anybody? The first thing it does is, no doubt, to make the man feel better and look happier. This is a thing visible to the bodily eye. But the next is to put into his head the idea of coming again the next day and relying upon this, instead of his own exertions; the hungry crowds, that is, are not diminished, but increased by these 'charities.' This, too, is equally clear, but it is easily put down to a wrong cause. Thus, while the neighbouring clergy are of a contrary opinion, the Kilburn Sisters consider the distress this year to be far worse than last year, for the number of applicants is much greater. Why should a man trouble himself to get work, if he can come to be fed without it? We cannot blame the man, but the system which tempts him. It encourages begging, and so tends to destroy the independence of the poorer classes. It degrades their moral character by making them dependent upon others, while true charity would help them to be prudent and self-reliant.

We may add, too, that such a widespread system of giving food forms a large part of that promiscuous charity which tends powerfully to encourage one of the worst evils of the present day—the concentration in large towns.

It must also tend to lower wages. The extent to which it does so cannot be clearly determined, but the effect of such an extent of food-giving must necessarily be in this direction. For instance, at one institution a dinner is given for a penny—very considerably less than cost price. It is much made use of by the sandwich-men, whose employer's office is

close by. We do not grudge them their dinner; but it is clear that in this case charity makes it at least possible for them to accept lower wages, and in this way lowers their independence, and 'he who only feeds them is their greatest enemy.'

BENEVOLENT TRADING.

The above remarks apply chiefly to the giving of food for nothing, of which the evil consequences, at least when indiscriminately carried on, ought to be sufficiently clear to every one without much investigation; but similar evils result from the selling of food for less than cost price.

Injury is done, that is, alike to the purchasers of the food, or at least to many of them, who are thus encouraged to sink into the dependent class; to the suppliers of cheap food, who are interfered with by unfair competition; and so to those who are above receiving charity, but have not the cheap supply which they might otherwise expect. And there is a tendency to lower wages, similar to that in the giving food for nothing.

'Man does not live by bread alone,' and the giving of food is at the best a palliative, and does nothing towards removing the evil. It is a doubtful benefit to make it possible for more needy people to live, which is all that the gift of mere food can do, while to attempt to raise the position of the class without elevating its character, it has been truly said, is the work of a charlatan.

Feb. 1889.

CHARITY ORGANISATION SOCIETY,
15 Buckingham Street,
Strand, W.C

THE FEEDING OF SCHOOL CHILDREN.

Extracts from the Report of the Special Committee of the Charity Organisation Society upon Charity and Food.

THE EVIL TO BE MET.

‘Children,’ says Mill, ‘cannot be better taught than they are fed. Education is impossible without sufficient food. We are spending large sums of money upon education, but we are spoiling the ship, it is said, for a ha’porth of tar. There are a large number of ill-fed, if not half-starved, children in our schools, and they are a blot on our character as a community, which ought to be removed.’

HOW SHALL WE MEET IT?

The State.—Why should not all hungry children be fed at the public expense?

‘Even to parents struggling themselves with indigence and hunger, free dinners for their children, given in permanence and unconditionally, would bring no permanent relief. There is, and until the economic conditions of unskilled labour are greatly altered and improved, there will always be, an indigent class—a “residuum”—whose earnings never more than suffice to supply them with the barest necessities of existence. Whatever sum a family can be kept alive upon, to that sum wages, in the lowest stratum of society, are sure to sink. If the children are gratuitously provided for, the necessities of this “residuum” are to that extent diminished, and the choking competition for employment among the members of this unskilled class will force down the rate of wages by the same amount.’

Let our one aim be to diminish the number of starving children, and if possible to eliminate them altogether. What shall we do? Are we to begin by so feeding them that there will soon be more starving children than ever to be fed? ‘There will always be,’ says the *Times* on the subject, March 5, 1887, ‘a starving class, until there is a general resolve not to run the risk of starvation by bringing children into the world without probable means of support.’ If, then, it is recognised as the duty of the State to feed the starving child, one more check upon population will be removed.

SELF-SUPPORTING DINNERS.

The idea is a good one, partly to supply a better and more nourishing dinner for the money than can be produced at home, and partly for the convenience of parents who are out at work all day. So far as they succeed, they do good, and if only they are continued on self-supporting principles and succeed, it may be quite necessary to assist them with benevolent aid at their first start. But we have not been able to find a case where this success has been complete. Even allowing for the voluntary labour, and the absence of rent, it seems that the demand is not found to be sufficient. It would be impossible to carry on such dinners at all but for the large number which are given free, that is to say, for a penny which is paid not by the parent, but by charity.

CHARITY AND FREE DINNERS.

Children for whom the gift of food seems necessary fall under three heads—

1. In a chronic state of destitution. These are clearly cases for the Poor Law.

2. When the parents are negligent, improvident, or of worthless character.

To feed their children for them is to debase the moral standard by offering a premium to recklessness and self-indulgence, and by practically inviting parents not perhaps wholly indifferent to their children's welfare, nor quite without a sense of responsibility for their maintenance, to spend in idleness or drink the time and the money which should have been given to making provision for their family.

3. When the parents are temporarily unable to feed their children through no fault of their own.

In these cases it is not the children only who require to be fed, nor is food the only thing which they require, and whatever charitable help is afforded had better be afforded to the family as a whole, and the food ultimately reach the children through the hands of those to whom in the course of nature they look for sustenance. In any case, the fact that there are parents deserving of relief who cannot at a given time find food for their children, in no way makes it necessary to create special organisations for the giving of free dinners.

Children, too, require dinners on Saturdays and during their holidays quite as much as when the school is open.

A head teacher, speaking from his own experience, says that the giving of free dinners is 'the outcome of generous impulse, but in his opinion calculated to seriously injure both parents and children, by rewarding whining and obtrusive begging in the one, and by, all too early, fostering a spirit of dependence in the other.'

Teachers and others are deceived by appearances. The children who look too respectable to have a penny given them need it the most. In many cases their statements are not true. In nine cases out of ten, taken at random, this was found to be the case. The pauperising of parents, the encouragement of begging and deceit, are indirect consequences of which it is not easy to ascertain the amount.

WHAT MAY BE DONE.

Dinners can be better given in a more indirect way through the parents; or if in a few cases it seems desirable to help the children directly by gifts of food, this might generally be effected by the gift of a ticket entitling the bearer to a meal at some commercial restaurant or cookshop. The more such places are multiplied, and the more the meals they give are cheapened to the consumer, the more does it become obvious that there is no sufficient reason for setting on foot separate establishments wholly or partially supported by charitable contributions.

A further and more widespread education with regard both to the nourishing qualities of different kinds of food, and to the principles and methods of cooking, is much needed, and knowledge of these matters would go far to diminish the suffering at present occasioned by insufficient food.

CHARITY ORGANISATION SOCIETY,
15 Buckingham Street,
Strand, W.C.

Feb. 1889.

THE CHARITY ORGANISATION SOCIETY.*

By MISS OCTAVIA HILL.

THE Charity Organisation Society, as I understand it—and I am proud to say I have been a member of it since 1867—has two great functions: one is to bring together all the charitable agencies of a district, and get them to act in concert, so that there shall be no overlapping of almsgiving; the second is to induce the donors in a given neighbourhood to consider every case of poverty so thoroughly as to decide in what way, if any, the poor person can be thoroughly helped. The first of these two functions is one mainly of good will and of organisation, but the second is a very difficult business, and calls for the best powers of heart, and soul, and head.

For, think of it for a moment: the man, or woman, or child is poor for some cause. Either he has got into some place where there is no need of the special power he has, out of the groove where his value would be marketable, and it wants sympathetic imaginative consideration to see to what he should be put, or he is worth no one's money; he is ill and needs cure, or he is idle, or ignorant, or bad tempered, and needs—my friends, what does he need? If any member of our own family or circle is at fault, has got crooked with himself or the world, is hopeless, or listless, or impatient, or incapable—do we find it easy to put things right? We must not help too much, or he becomes dependent; we must not help too little, or he loses hope; we spend in watchful, ever more continuous tenderness year after year, thankful if, after long seasons, we find him better. Do we expect to deal more easily, more rapidly, with those who are farther off, and whom we love and know less? Can we cure their deficiencies, nerve their endeavour, discipline their self-control, spur their idleness, by just a swift gift or so? And if we do not improve them by the gift, must we not do them harm? I am quite awed when I think what our impatient charity is doing to the poor of London: men, who should hold up their heads as self-respecting fathers of families, learning to sing like beggars in the streets—all because we give pennies; those who might have a little fund in the savings banks discouraged because the spendthrift is at least as abundantly helped when time of need comes; women standing gossiping or quarrelling, dirty and draggled, about the doorsteps, while we are cooking at school for their children the dinner they should be preparing each in the tidy home; others going out to work because we are providing the *crèche* instead of leaving the care of baby to its mother. Is family life forgotten that we seem determined to set up all manner of great institutions with charitable subscriptions, instead of encouraging each member of the family to do his or her work? There is hardly a single necessity of life we do not now half take upon ourselves the duty of providing—coal tickets, bread tickets, blanket charities, free breakfasts, dinners under cost price, boot charities, free medical attendance, free lodging in refuges, free schooling, free convalescent aid, free holidays in summer for the children.

* A paper read at a meeting of the Fulham and Hammersmith Charity Organisation Committee February 1, 1889, at Fulham Palace.

What is there that we *do* expect a father and mother to provide for their children?

And how strangely we seem to feel, as if this fitful almsgiving were the only sign of human help we saw our way to give. A burst of charity, a growing sense of duty has come over us, and God be thanked for it; but is this the best form we can give it? Where is the honest manly sympathy? where the exchange of ideas? where the natural neighbourliness which makes the friendships in our own class? and why are the friendships with our poorer neighbours to be so different? Where, even, to put the standard lower, is any intelligent, sufficient, well-considered effectual money help? If anywhere, I think you will find it done by the Charity Organisation Society of the district, or done by those who have learnt in the school of the Charity Organisation Society. I know it is the fashion to call it cold, and formal, and inquisitive, and slow, and fifty bad things; but I can tell you this about its work. I do not know it in this district, but I dare to say that if you want to see really wise, sufficient, helpful almsgiving, you will find it, if anywhere, at your Charity Organisation Society's committee. And I will tell you another thing. We are often told that it is harder and more rigid at the centre than in the districts. Well, I have sat week after week and year after year at Buckingham Street, and I can honestly tell you that I have learnt many a lesson from the men there. I hear much talk among charitable people, which grieves me often, as to what will bring in money, and what will do particular institutions or funds good; about what subscribers like, and what the poor like; but at Buckingham Street, whether it is the abuse that has purified the body or not I do not know, but I *never* hear more than one question asked about a course of action—not will it be liked, but will it do good. There is none of that contemptible and most cruel pandering to the confused hopes of the poor ignorant people, but only a thought of how the things will really tell on their lives when the sharp test of experience separates the true and abiding from the specious and the temporary.

Impatience seems to me the curse of the time; even our benevolence is in such frantic haste; we hurry even to *seem* to mend matters, and we make them tenfold worse, and some of us hardly care. If we could but believe that all our poor are in our Father's hands, that we are called to work with Him for them in His own not hasty but quiet untiring way, steadily as to a known goal, hopefully as to one appointed, and to be sure that we must work so that when the winds blow and waves rise what we have built may be proved to be founded upon a rock.

What sort of work is this which does not crumble with the wild elements as time goes on? It is that which is done by true and good men for and with their fellow-citizens and neighbours, often quite unconscious, spirit acting upon spirit, conscious only of the desire to serve, to know, to love; it is such as will come of personal work face to face with the most forlorn you know in this great London; the friendship which has little to do with outward gifts, and much to do with human sympathy, little with the dispensing hand, much with the helping one. When all the vanity, and haste, and presumptions are gone, then the friendships we form, and the influence we have spread, shall be making men and women better, and so leading on to their being happier too.

CHARITY ORGANISATION SOCIETY,
15 Buckingham Street, Strand, W.C.

THE
ORGANISATION OF RELIEF IN THE PARISH.

A Speech delivered at the Annual Meeting of the Charity Organisation Society, January 23, 1889, by the Rev. C. E. BROOKE, Vicar of St. John the Divine, North Brixton.

For the last nineteen years I have been facing the problem of poor relief in a large London parish. During these nineteen years I have seen a good deal of work amongst the poor, of one sort or another. I have been terribly troubled as to the best way of solving the problem, which your Society has set itself to help us to do. I want to call your attention to one particular paragraph in the Report, on page 8. There the Report says :—

If the parochial clergy, and the ministers on whose behalf they work, under however slight an actual allegiance, would form, as has often been suggested, small relief committees which would meet regularly, and between which and the Charity Organisation Committee there would be mutual representation and mutual help, a very great deal of purposeless almsgiving would cease, real efforts would be made to assist those in distress thoroughly, and, while the almsgivers fulfilled more effectually their object in relieving, the Society would be able to rely on others for relief, and would the better fulfil its function of organisation.

The reason I am here is this, because I happen to be the representative of a parish where such an effort has been made and a relief committee formed, and it is as to the work of that committee I want to speak to you this afternoon. First of all let me tell you the story of affairs before the relief committee was started. We have in our parish a population which at the next census I fully expect will be nearer 18,000 than 17,000. Of these 18,000 or 17,000 there are 9,000 who consist of those who are absolutely the most destitute in the whole of London. I do not say it by way of self-advertisement, but the East End has nothing to compare with the poor of our South London. We are not so romantic. We are not so well known. We keep a little more quiet, perhaps, than some do. But I can assure you that if any lady or gentleman wishes to see what poor streets and destitute people mean they can be provided with the fulfilment of their wishes any day they like to apply to me.

At first we thought we were very virtuous in adopting the plan of relief by means of tickets through district visitors. We very soon found,

however, that that mode did not do. It was simply abused in every possible way. The tickets were sold for a pot of beer. Or if the lady receiving the ticket was anxious to make herself a good cook she would exchange the ticket for candied peel and so on. We altered that, and after much thought and care we came to the conclusion to start our own parish kitchen and our own parish stores, while keeping, however, the principle of almsgiving by ticket, thinking in our ignorance that it was more virtuous to give in kind than in money. The result was to a certain extent an improvement. The tickets were only honoured by those who knew the work of the parish, and who knew the people who applied, and we were quite sure that they only got for the ticket that which was mentioned on the ticket according to the wisdom of the district visitor. This again proved not perfectly satisfactory.

After great fear and trembling on the part of the clergy, who had to be very particular not to tread on people's toes—I certainly expected all the district visitors to turn their backs upon me, and at first there was a good deal of grumbling and shyness—we decided upon our present plan of poor-relief. The plan is that we have a relief committee, of which I, as the vicar, am *ex-officio* chairman, and of which a layman must necessarily, according to the constitution, be the vice-chairman. This committee has sitting upon it the assistant clergymen of the parish, and, I am thankful to say, three or four working men. I hope we are in that way doing something towards what Lord Balfour mentioned just now, getting the working man to take a more intelligent interest in the relief of his poorer brothers. The committee meets once a week, but there are two rotas empowered to take action on any emergency, subject to full report and consideration to be given at the full committee. At this committee there are representatives of two of the district committees of the Charity Organisation Society. Our parish is carved out of the large parishes of Camberwell and Lambeth. Every Monday evening when the committee meets we have the benefit of the attendance of two or three skilled representatives from your district committees, and very great is the help which they afford to us. We have case papers. No relief is given at the time without personal application. In some cases nothing is done until a very searching, though, I hope, a kind inquiry has been made into the circumstances of the people and of the case which is presented to us. Well, the effect of this has been that a great deal more interest has been taken in our disbursement of parochial relief. The sum of money which we have received has not been less than when it was distributed on other plans; and undoubtedly, instead of doing, what of old one always had to acknowledge that it did, a great deal of harm, it is now doing a great deal of permanent good. There are one or two other special advantages in our present system of relief which I may, perhaps, mention. With regard to this committee we are in touch with the guardians of the poor, and receive both from the Lambeth Union and the Camberwell Union information as to the relief given to those who are in our parish. This avoids as far as possible the overlapping of charity, and therefore, consequently, a great deal of waste. I am convinced of this—though please do not think that I set myself up in any way as a critic of my brethren—that in parishes where

the district relief is left very much to individuals there is a great deal of overlapping.

We thought we had rather triumphed one day, and had caught your Society tripping. A good lady applied to us for relief; we made what inquiries we could of her personally. She had never had a single penny from any person in her life, she had never heard of this person or that person in her life. It turned out, however, that she was getting relief from our own district visitor; she had had very large relief, too, and still was in receipt of relief from the representatives of the local Roman Catholic church. We could not quite trace it fully, but we were almost certain that she had been relieved by an unsectarian body which does good religious work in our parish. We heard she had also been obtaining relief from the Charity Organisation Society, but for the credit of your Society we found that we were mistaken in this. Application had been made, but relief had not been given. That is just one case amongst many of great overlapping and very serious waste of money. Our little local parochial relief committee, being in touch with other charitable agencies, is able at once to find out what relief any individual person is really getting. It then knows where it is and what it ought to do.

Then, again—and I want to speak about this, please, very strongly—our mode of relief entirely prevents the relief of the poor being looked upon as a gospel agency. That sounds a rather hard thing to say, but I say it most thoughtfully and deliberately, as one who is bound to be most anxious and most interested above all things in the spread of what I believe to be the Gospel of Our Lord. If you regard relief as, alas! I know many do—High Church people, Low Church people, people engaged in Salvation work, all kinds of people—if you regard relief as a gospel agency, you are, believe me—I was going to say—carrying in your hand a two-edged sword, and doing infinite harm to the cause of religion. You may increase the number of what, in cant expression, are called the members of the Church. I am not at all wishful that denominations other than my own in this great teeming metropolis should not have a grand roll of members attached to their various bodies; but the same person may be attached to three or four, perhaps to as many bodies as there are days in the week—at any rate, to as many as there is time to get to the services of in a Sunday. You may get more members—you will certainly get more hypocrites—and you will certainly not get more religion. Anything that one can do to disabuse the minds of religious people that they are doing good to religion by using relief as a gospel agency will, I believe, do real good to that cause which they desire to foster. But more than that, not only do you manufacture humbugs by the hundred, which is the very thing you are anxious not to do, but people are saying, Where are the masses? One great reason, ladies and gentlemen, why the men who would make the best Christians are not to be found in churches and chapels is because it is said that people go there for what they can get. A man with any self-respect whatever will not expose himself to such a charge as that. I am thankful to say—here I am going to make a confession: it has been at the loss of some former adherents to our church—that the people in our parish know perfectly well

that it matters nothing whether they are church people or chapel people, or whether they go anywhere; we hold ourselves responsible for the souls and bodies of the people in our area. If their bodies really suffer, if real cases of distress come before us, and by inquiry we find out that we can do real and permanent good, and that it would be a real kindness to help them, then, any religion or no religion at all, we give that help as adequately and liberally as we can.

This brings me to another point: that our plan ensures the abolition of the ticket system. I regard the ticket system of giving, the boast that we give in kind instead of money—I believe it is the rule of some of the large metropolitan societies that relief must be given in kind and not in money if grants are to be received from such society—I regard that as demoralising. Undoubtedly it is hard for the lady visitor to realise that the ticket is money. It is so natural just to scribble down, ‘Please give Mrs. Jones half a pound of tea,’ or something like that, and then have done with it. It is unkind to refuse, and therefore the tickets are sent out and given broadcast, and infinite harm is done. They demoralise, as I have already hinted, those who receive them, because they sell them for what they can get. And certainly the district lady does not know anything of the enormous temptation in the way of the small shopkeepers to keep in with the recipients of the tickets, who are their customers in other matters, by giving them exactly what they want for the value of the ticket, whether the particular article is mentioned on the ticket or not. This ticket system relieves people so much from the responsibility of taking a personal interest in charity. I have no objection whatever to anybody relieving a crossing-sweeper, or any man who comes to his door and says he is in distress. But he should just consider before he does so that he ought to find out whether the crossing-sweeper or the man is a worthy object, and whether such relief as he can give him will do him permanent good.

It is for these reasons that I venture to ask you, and I know I shall not ask in vain, to unanimously pass the Report. I am not here to argue, it is needless to do so, or to defend everything the Charity Organisation Society has done in the past year, or to prophesy that it never will make mistakes in the future, or even to pledge myself to every plank in its platform. But sure I am of this, that the Society is doing an enormous amount of good in organising charity. If only we could get our clergy to adopt in their parishes some such system of parochial relief committees, it would leave the Charity Organisation Society more to its original work; it would relieve its members from much of the charity giving, and enable them to do still more valuable work in organising the charity, which is given, into proper channels, and to proper recipients. For these reasons, I beg to second the motion for the adoption of the Report.

CHARITY ORGANISATION SOCIETY,
15 Buckingham Street, Strand, W.C.

IS THE ADMINISTRATION OF RELIEF THE ONLY FUNCTION OF THE SOCIETY?*

I do not think that it is possible to exaggerate the grave responsibility which lies on a Society claiming to direct public opinion and public action, on a subject so important as the duty of the rich towards the poor. I propose in this paper to draw attention to one aspect of this responsibility. Without disparaging the efforts of others, our Society can fairly claim to have had the support and co-operation of a very large number of those who have given most thought and consideration to social questions. Many have given up occupations which personal ambition might have called them to follow, and given their time, their money, and often their health to further the aims of the Society. There are probably few associations of a secular nature which have been served with more devotion and enthusiasm, both by the officials and the volunteers who have carried on its work. The Society has assumed a great responsibility, namely, that of absorbing a vast amount of energy and labour from persons whose industry and disinterested character would qualify them to do useful work in any sphere to which they attached themselves.

The responsibility with regard to the money expended is a much smaller one.

We do not need, therefore, to make any apology for searching closely again and again into the wisdom of the programme which the originators of the Society set before us, and into the interpretation which we, their successors, have put upon the directions which they laid down for our guidance.

For this purpose, I deem it necessary, on the present occasion, to make a brief historical retrospect.

The primary object of our Society is the organisation of charitable relief. It was felt at the outset, and it is still felt, that if those who are responsible for the distribution of charitable relief in London could be brought to act in a reasonable and concerted manner, there are ample funds for the relief of all eligible applicants; and further, that if in any case adequate relief was not forthcoming, a special effort could be made to obtain it with every certainty of success.

To further these objects, district committees were appointed all over London.

It was to be their business to bring enlightened views to bear on the administration of the Poor-law, to define the province of Poor-law and charitable relief. The conditions on which relief should be given were to be made clear. The uncertainty of relief, so provocative of speculative applications, was to cease. The poor were to know definitely the principles on which relief was administered. Mendicancy was to cease, and the whole energy of the philanthropic public was to be directed to helping the poor to struggle into independence by means of thrift and careful husbandry of their resources.

* A paper read at a Special Meeting of the Council of the Charity Organisation Society, 15 Buckingham Street, Strand, W.C. December 1888.

The local Committees were to hear applications for relief, and to refer eligible applicants to the charitable agencies which seemed most competent to deal with their case. The charitable agencies were to be persuaded to give their assistance promptly and adequately. Only when the existing agencies were without sufficient funds was the district Committee to take on itself any relief functions whatsoever. How far has this programme been realised?

With few exceptions, the Poor-law authorities have remained impervious to the influence of the Society. The charitable agencies also have declined to act in concert. They have preferred to choose their own pensioners and beneficiaries. Indirectly and in a general way the views of the Society have gained ground, and relief is probably more judiciously administered than it was twenty years ago; but it has not been administered through the district offices of the Society, but has remained, to a large extent, in the old channels.

From the very first the district Committees found themselves in a dilemma. If they continued to keep open office and to make inquiry into the history and character of applicants, it did not seem enough merely to refer them to some suitable agency which might, or, more probably, might not relieve them. Very soon, therefore, our Committees, without exception but with many variations of practice, undertook relief functions of their own. The only alternative was to retire from the district where the existing agencies showed no disposition to fall in with the views of the Society. This course has not been followed, as far as I am aware, in any single instance.

When the Society, through its district committees, accepted relief functions, it is obvious that a very great change had come over its constitution. The original programme was a small and definite one. It was also an arduous programme, and sufficiently important to warrant the existence of a Society. Reading between the lines, however, I think that the original projectors did not suggest that relief work was the main duty of the rich to the poor. They addressed themselves rather to counteract the definite evil of indiscriminate almsgiving, and a loose administration of the Poor-law. This was a small and manageable programme, but it is not a programme into which it was necessary or worth while to pour the whole of the energy and devotion which has been placed at the disposal of the Society. I think it therefore very natural that, *in default of other directions*, committees have adopted the larger view, and commenced relief operations on their own account.

The real question for us to consider is whether other directions should not have been issued, or whether it is too late now to reconsider our position.

Our Society started with the idea that relief was a dangerous weapon, and only last year we publicly, through our secretary, Mr. Loch, informed the Lords' Committee that there was but little reformation to be hoped from any rearrangement of our systems of relief. The evils lie deeper, and yet our whole Society appears now to exist for purposes of relief.

There are two pleas which are said to justify the present attitude of the Society in excluding from its practice everything but relief:

(1) That by becoming a relief Society, we have dried up the sources of supply which feed the inefficient and dole-giving associations.

(2) That by giving practical exposition of how relief ought to be administered, guardians and other relief agencies are being gradually brought round to sounder and better methods.

As to the first point, it is conceded that to some extent the existence of the Society has prevented new agencies of relief from coming into existence,

and has also led to the decay and suspension of others; but there are many channels into which the benevolent pour their contributions which the Society can never hope to control. A large number of persons will prefer always to confide their alms to the clergy. Hospitals and orphanages, and many other institutions will always remain independent of our control. Many persons also object to vicarious almsgiving, and can be influenced only by the spread of the common sense view of the subject taken by our Society. Nor if it were possible, do we think that it would be entirely a matter for congratulation if our District Committees had the direction of all the relief given away in London. The responsibility would be too great. What we require is a more enlightened state of public opinion on the subject.

As to the second plea, we fear that the conditions under which many of our District Committees have to work are such as to make success impossible. Guardians give outdoor relief to persons who have interest with the Board; many of them are persons who would be eligible for charitable relief. The guardians rarely give adequate relief; our Committees are pledged to adequate relief, but unless they are willing to supplement the parish allowance, they cannot ensure adequacy of relief.

The clergy of all denominations are the principal almoners of the public. With many honourable exceptions, the clergy think most of getting the people to come to church. They attach less importance to pauperisation. Again, guardians who give outdoor relief do so with the object of discriminating between the deserving and the undeserving poor. This may or may not be a good policy, but guardians are acting legally, and our Committees have no control over the matter. Some of our Committees do not recognise this wish of the guardians to discriminate, and make the same efforts to obtain pensions and sick and orphanage relief as in parishes where no outdoor relief is given. I admit that the situation is a difficult one, but I urge that where the elements are so uncontrollable, no very bright example of organisation is possible.

It appears to me, therefore, that too often our Committees can perform no useful task among such elements. Their relief is merely 'another pond for beggars to fish in,' and it is to me a question whether it is worth while sending out our best material to spend itself in so hopeless a task.

It would be difficult to say what amount of success in bringing about co-operation between the agencies of relief should be held to justify the existence of a District Committee. It would be less difficult, I think, to say that there is in some instances an absolute amount of failure which might be held to justify extinction or suspension. Such failure has not necessarily arisen from the fault of our committees, but rather from the apathy and ignorance of public opinion. It appears to me that this is an idea to which the Society will have to accustom itself.

I have said that I think it natural that those who were most ardent in their desire to work for the poor should, *in default of other directions*, have sought to enlarge the programme, and to enter energetically into the task of raising and administering relief. The narrow programme originally projected could not satisfy those who were ambitious of spending their lives in the service of the poor. There was no organisation connected with the Society which was not concerned with relief, and into relief work the whole Society has plunged. There was no other outlet for our superfluous energy. Some of our committees have retained a practice to some extent conformable to the original scope of the Society; others have drifted farther away. In order to illustrate my meaning more closely I will attempt to draw a fancy sketch of two types of our committees. My picture will, I think, explain how some of our most ardent enthusiasts have been repelled from

a sphere too narrow for their ambition, and how, in default of better direction, they have entered on a course of action which I fear is not without risk to the usefulness of our Society.

I. There is what I may term the old-fashioned committee. The committee professes to exist for the purpose of making inquiry for other people. It is official and formal in its ways; it receives but does not encourage personal applications. It labours to induce the guardians to adopt some definite policy, and tries also to get the clergy to meet in its office and arrange for the distribution of their relief in a reasonable manner. Beyond this, they are not, except under very special circumstances, anxious to set loose additional eleemosynary activity in the district. It would not be fair to accuse the members of such a committee of want of sympathy, for I presume if they had no sympathy they would stay at home and mind their own business; but they are profoundly impressed with the danger of loosening the fibre of independence by making the approaches to relief too easy and too pleasant, and for this reason they maintain an official reserve towards their applicants.

They take probably rather a low view of the benefit arising even from a judicious administration of relief. A great many poor people receive relief in sickness and unmerited distress, but the Committee does not conceal from itself that perhaps an equal number learn to rely on other people rather than on themselves. This is not a view about which anyone can be enthusiastic. A certain amount of work has to be done, and it ought to be done in a business-like way; but the people who do it ought to know that after all their office is not one to be magnified, and that escape from our social disorders lies in other and very different directions. Often, indeed I might say as a rule, the supporters of this system have begun their philanthropic career with very high hopes and enthusiasm, but experience has brought disillusion. One of the greatest difficulties in the problem before us, viz., that of directing philanthropic effort to the best advantage, consists in this, that very few have resolution enough to accept the experience of others. Everyone wants to make his own experiments. Ten years of administering charity will perhaps convince an observant man of the danger and evil into which he may fall, but when he tells his experience few will believe him. Every new enthusiast insists, as I have said, in obtaining his own experience, and too often this experience is gained at the expense of the character and independence of the poor. But to return to my old-fashioned committee. It is obvious that it will be difficult to get recruits to work on a platform which promises so little and which appears to prompt so many cynical reflections. At the same time it must be said that while committees confined themselves to this programme, the applications for relief were restrained, and the Society was able to keep out of bankruptcy.

The work of such a committee may not appear to be a very high ideal, but it has a definite aim, and undoubtedly in districts where they have established relations with the guardians and the clergy, they perform a useful if a humble office. They never propose to themselves a scheme for alleviating all human suffering, they are content if they help the clergy and the guardians to administer their relief judiciously, and if they can reduce to a minimum the pauperising effect which is so apt to accompany even the most wisely regulated system of relief.

II. The modern type of committee has a more popular platform; as a rule it has a larger proportion of ladies and younger men among its members, or at all events it is composed of persons who have not been disillusioned as to the reformatory power of relief. The public has been disgusted with the dry and cynical ways of the old school; it is therefore better to proceed in

a more sympathetic manner. The official element is kept in the background, and the members of the committee set themselves to gain friendly relations with the poor. It is made a pleasant thing for poor persons to pay a visit to the office of such a committee, and to tell their story of suffering to a sympathetic listener.

There are mercifully very few people so bad that we cannot discover in a long, friendly and confidential talk some elements of good. Naturally, these points are pressed on the consideration of the committee, and the avenues which lead to relief grow gradually and imperceptibly wider. The relief expenditure of such a committee grows by leaps and bounds. Not only is the committee more active in discovering merit in rather unpromising subjects, but self-respecting, superior artisans, who are far too independent to go to another kind of committee, are encouraged by the friendly ways of the new school to come and accept assistance, which in former times they would have done without. It is a question whether such persons do not lose in independence what they gain in relief. There is a disposition to go into the highways and by-ways and compel the poor to come in. The main object of these committees is relief, adequately and judiciously bestowed, no doubt, but still relief. This is a complete reversal of the old theory of the Society. Rightly or wrongly, the old doctrine was, that relief is a very dangerous weapon. Chaotically administered it is pernicious. The Society sought to introduce order into the chaos, but the founders of the Society were not as a body anxious to increase almsgiving. Their primary object was negative. They were anxious to prevent the charitable public from doing harm.

There their interest in relief somewhat ceased. If the projectors of the Society could have foreseen the number of persons who were to be enlisted in its ranks, the vast amount of labour and time which they were prepared to devote to the task of improving the condition of the poor, I feel sure that they would have laid down a wider programme. They would have seen that to utilise the material now at the disposal of the Society they should give it something better to do than to devote itself to the never-ending and unsatisfactory task of finding money to relieve every one whose character will bear investigation. Ex hypothesi it was thought necessary to found a Society to control, if possible, the pernicious excesses of unthinking philanthropists, but for this purpose a comparatively small number would have sufficed, and it was a work which did not call for any great enthusiasm or perhaps any great self-sacrifice. Better work than this should have been found for the enthusiast. He should have been led to direct his attack against the causes of the misery which the relief agencies endeavour ineffectually to heal. *Some confusion of aim seems to have crept into our counsels.* A society which has always professed the most entire scepticism as to the power of mere relief to raise the poor out of the difficulties by which they are beset, has yet directed the best material at its disposal to spend itself in the Sisyphean labour of attempting to satisfy the claim of every eligible applicant for relief. This is a world in which people's wants cannot be satisfied. To satisfy them by charitable doles is to destroy the motive which will one day enable people to satisfy their wants at their own charges.

The age has grown too sentimental, and seems disposed to turn all its forces towards the alleviation of suffering rather than to the removal of the causes which make suffering inevitable. Yet the latter is surely the most imperative call to which the best efforts of our Society should be directed.

At present the whole energy of the Society, both in the districts and at the central office, is kept occupied in the task of pouring water into a sieve, and the whole is drifting along without definite aim or object.

What practical remedy can be proposed?

There exists somewhere in the archives of our office a paper entitled 'What Workers can do for the Poor.' The paper recommends members of the Society to undertake work which is not connected with relief.

Unfortunately, we appear to have done nothing to direct and organise effort of this sort, and the pious opinions of the pamphlet remain a dead letter. Further, some two years ago, our secretary, Mr. Loch, wrote a paper which he called, I think, 'A New Chapter in Charity Organisation,' in which he proposed, among other things, that some of us at least should devote ourselves to work other than relief work. It is not, therefore, because our attention has not been called to it that this matter has been so long neglected.

The reason of this neglect is not, I think, very difficult to discover.

We have been trying to do too much, our energies have been exhausted in doing what is pressing, and we have been obliged to neglect much that is essential.

There are, it appears to me, to be two lines of action, which must be kept separate, and which unfortunately have got mixed in the past history of our Society. The organisation and administration of relief and personal and sympathetic work among the poor.

I. As to the first, I think we must give up (except in one or two specially favoured districts) the idea that all the relief of the town can be administered by our committees. We cannot expect that other agencies of relief will confine themselves to registering and carrying out at their own charges our decisions.

If the district authorities want it, we ought, I think, to be prepared to provide a part of the cost of an office and inquiry officer, but from our own point of view it is difficult to see what justification there is for a relief committee sitting in a district where the guardians and local agencies ignore its existence. It would, in many instances, be wiser to retire and wait for better times. Our expostulations have made the administration of relief much more reasonable than it was, and we must rely more on a better state of public opinion and less on our own committees for such further improvement as we yet hope to see.

In many districts there is a better justification for the existence of our committees. The guardians and the clergy rely on them, but even here the relief functions of the committees should be carefully restrained—at least they should not be allowed to throw their burden on the central office, and so impede the proper work of its staff.

The central office should be allowed to return to its propagandist work, on which we rely for the enlightenment of public opinion.

There still remain enormous questions of Poor-law Reform, Hospital Reform; the general questions of fraudulent and misguided charities; the reform of our pauper school system; the enforcement of the laws against neglectful and vicious parents. All these subjects might be dealt with from the central office by permanent committees. The organisation of convalescent treatment has been a successful item in the central work; it has broken down because the Society would relieve instead of organising. The committee supplied the result of their organisation at less than cost price, and, naturally, is reduced to an insolvent condition. There are many other institutions which might be very usefully organised. Anything more chaotic than the present arrangements as to orphanages it would be difficult to imagine. They are engaged in a perfectly insane competition with the Poor-law schools.

There is no reason why our Poor-law schools should not be admirable in every respect. Poor-law administrators have abandoned the idea insisted

on so strongly by the late Mr. Fawcett, that the education of pauper children should not be better than that attainable by the children of the poorest independent labourer. On the contrary, they take a more liberal view of their duty, and, in the hope of dispauperising the next generation, they give the children under their care a better start in life than many of the children of independent parents. Charitable effort ought to second the guardians in this respect. At present, the relations of the voluntary institutions to the Poor-law schools are competitive rather than co-operative.

Again, our hospitals and infirmaries ought to be brought to some system of co-operation, in which there should be room for provident medical clubs, affiliated to the great hospitals on honourable terms of self-support, an arrangement which would add unspeakably to the dignity and comfort of artisan life.

This is all important work, but if it is to be done we must resolutely keep our central office free from relief operations, by limiting the occasions on which the district committees can call on the centre for relief.

To advocate the performance of these duties is nothing new, but performance has been impossible, because the whole time and energy of the staff at the central office has been called on to keep together exotic committees, which are really not wanted, and to provide relief for zealous committees, whose relief engagements are tending to overwhelm them.

II. The Society must set itself to organise some plan for the employment of those who are able to give their time to personal and sympathetic intercourse with the poor, and distinctly on lines which have nothing to do with relief.

There are many persons whose temperament utterly unfits them for being administrators of relief. As a rule, I venture to say the most amiable people are unfitted, and, in my opinion, the best sort of worker among the poor ought not to be allowed to have anything to do with public relief. I believe that this is distinctly the view of Miss Octavia Hill. We have failed hitherto, because we have attempted to unite the two functions. If a man (or a committee) once makes himself responsible for the relief of a district, his whole time and energy is taken up; he never has time to think of anything else, and his better resolutions all vanish in the vortex of mere relief giving.

I submit that I should not be called on to go into any great detail as to the definite work which the new branch of our Society would find to do. I will, however, mention a few points.

The chief hope of the future rests on the young. I think, therefore, that some of us should cut ourselves loose from the work of relief and try and interest ourselves in the work of the board schools. Unless a man has a great deal of leisure he cannot do both; at least, that is my experience. Recently the London School Board sent round a circular pressing upon local managers the necessity of having a penny bank in each school. This means a considerable addition of labour to teachers who are already fully employed. I think if the subject was properly approached, it might be possible for some of us to offer assistance in this matter.

Again, there are connected with some of the best clubs, junior lodges for boys. It would be a great advantage if the penny bank was made a step to the Juvenile Friendly Society, and that again to membership in a good and solvent club.

Working men are not, as a rule, possessed of much leisure, and I cannot help thinking that if it were offered in the proper spirit they would welcome the assistance of men of leisure who had some actuarial and financial experience. One of the great obstacles to thrift is the existence

of insolvent clubs. I throw it out as a possibility that some voluntary system of audit might be devised (the Government registration, it is well known, is of little value) which might have the result of eliminating the insolvent societies.

To increase the facilities for thrift is very germane to the business of the Society. There are many other fields of labour. There are many young fellows who are glad to come to a night-school. It is an arduous business both for teacher and pupil, but it is certainly worth doing. There is room also for friendly co-operation with workmen in the management of clubs and debating societies. Economic questions are interesting to most of us; we can gain, and also, perhaps, impart some knowledge in discussing such subjects with working men.

The problem of the future (unless we are going to turn socialists) is the individualisation of the ownership of property. The co-operative movement claims to distribute property among a larger circle, and certainly merits the support and assistance of the leisured class.

Again, the tendency of great industries to form themselves into a series of limited liability companies is a feature of the time. I conceive it possible that some arrangement might be made to allow workmen to acquire shares in such undertakings. It is not beyond the range of possibility that some shares might carry with them a right of employment. In this direction lies the escape of our proletariat from the uncertainty of its present position. To deluge it with the narcotic of relief is only to sink it more deeply into the slough of dependence.

If it is asked why the same people should not administer relief and also take part in these more hopeful enterprises, I reply that it is impossible. For one thing, the two functions require very different types of character, which are rarely combined in the same person. Again, a man is not discharging his relief duties properly if he becomes popular; it is his business to make it difficult to get relief, and to be constantly directing the attention of the poor away from the relief which they hope to get to the practice of thrift and prudence, the only ladders by which they can climb into independence and property. This is not a popular function, and it never can be made so.

The other course of conduct makes much larger demands on the time and devotion of those who follow it, but it is an infinitely more useful office than that of the dabblers in relief. It is an attack on the real stronghold of pauperism and suffering.

It appears to me, therefore, to be essential to the future usefulness of the Society that it should divert a section, a large section, and the best section of its workers, away from trifling with new arrangements of relief towards honest and strenuous endeavours to grapple with the problem in the seat of the disease. How this is to be done is a matter of detail. I think I have been sufficiently explicit as to the change of front which I consider necessary. We must cease to urge the ingenuous youth who wishes to apply himself to social reform into the profitless and utterly disheartening task of improving society by means of any juggle with new systems of relief; we must make arrangements for directing his steps into more profitable and more human fields of labour. The thing is to be done if we make up our minds to it. I do not suppose that so great a change will be accepted without protest, but I am convinced that the present is a crisis in the history of our Society, and that our true policy in the future is in the direction which I indicate.

December 1, 1888.

T. MACKAY.

THE CLERGY AND RELIEF.

A Speech delivered by the Rev. HORACE MEYER at the Annual Meeting (1890) of the Bristol and Clifton Charity Organisation Society.

I AM asked to speak of co-operation with ministers of religion. I do so with pleasure. The subject of almsgiving is one that no doubt interests us all more or less, but it is one that gives some of us much anxiety. Notwithstanding considerable experience, we are conscious that we have not yet really solved the difficulties of the question. I am of this number. It is therefore with satisfaction that I welcome the efforts of the Charity Organisation Society, and I am glad that the co-operation of the ministers of religion is valued by the Society.

Our presence here argues that we feel bound 'to do good unto all men, and especially unto them that are of the household of faith'; that it is our duty 'to do good and to distribute.' But in attempting to carry out this obligation into practice great difficulties confront us. Allow me to give you some of my experience when Rector of Trowbridge, a manufacturing town of 12,000 inhabitants, half of which formed my parish. Very soon after our arrival, applicants from all parts of the town appealed to us for assistance. An epidemic of measles broke out, several hundred children were ill with it, and a good many died. One morning no less than twenty women came with streaming eyes, declaring that each had lost a child during the night. My wife's heart, my servants' hearts were touched, and I was appealed to for assistance. My resolution had been taken before, and I kept firmly to it. No assistance without kind but careful inquiry into the merits of each case. Will you believe it? Many of these persons gave false names and addresses, and in no single instance did inquiry verify their statement. It was simply an assault-at-arms, such an assault as such people know how to make with great effect on the inhabitants of a rectory. But one effect was to lead me to draw up certain rules for myself and those associated with me. No alms or assistance was given at our house to any applicant, but the name and address were taken down. Every morning at ten o'clock my lay-assistant, a retired civilian and a gentleman, called for instructions. At two o'clock every afternoon my Bible-woman called for instructions. By means of these valuable agents I learnt every particular concerning the applicants—whether known to the police, whether receiving assistance and *what* from the parish, what congregation (if any) they belonged to, &c.

This method, in fact, placed me in communication with other ministers, with the relieving officer, and the police. It had a most salutary effect. In the course of time unworthy applicants ceased to come. But here let me relate an amusing instance. My method became well known in the town, and especially to the police.

One evening, after a tiring day (we had had a sale in our home), a woman applied for assistance. She represented herself as belonging, but only recently returned, to Trowbridge. Her husband was sick; he and her two children were without food. It was seven o'clock, I was going to my good dinner; I had no one to send and inquire. I gave her an order for sixpence worth of bread and an order on our coffee tavern for a modest meal for herself and children, in all 1s. 6d. Dinner was hardly over when a policeman wished to see me. I went into the hall. There was my friend Priest, a very sharp fellow, who knew my methods well. He described the woman who had just applied for assistance, and then said, 'Did you give her an order for a sixpenny loaf?' 'Yes.' 'Did you give her an order on the coffee tavern for a shilling?' 'Yes.' The answer was, 'Could not have thought it, sir.' I deserved the reproof, and I was thankful that he did not add, 'that you could have been such a fool.'

But it is very obvious that what was possible in a comparatively small community like Trowbridge is impracticable in a larger community like Clifton and Bristol. Here, as at Trowbridge, I keep strictly to the rule of never giving alms at my house. None of the clergy in their visits to the

people are supposed to give alms. At a meeting held at my house every Monday morning all cases are reported.

I am ever accessible in cases of emergency or perplexity to advise and to act, but I regard it as fatal to ministerial work to be the bearer of alms. It reduces you to the level of a relieving officer; it defeats the higher purpose of your ministry. All alms connected with the services of the Church or Holy Communion are to be deprecated. I was once the vicar of a country parish in which some kind person had left money to be spent in giving bread to poor communicants in the parish. A surer way of fabricating hypocrites, a surer way of deterring honest-minded poor men from coming to the Lord's Supper, cannot be devised. All alms are given by us after careful inquiry through our district visitors, and chiefly in kind by means of orders on tradespeople. I am aware that this method of relief in many places fails of its purpose. I do not think that is the case in my present parish. I have reason to believe that our tradesmen carefully keep to the instructions we give them, but we have other difficulties—our poor live contiguous to a well-to-do population; the latter in many instances have kind hearts, with money to spare. Oh, that we could convince these kind people how ill-judged and injurious indiscriminate charity is, how it degrades and pauperises the people, how it encourages idleness and drink! This method of relief continues without reference to the clergy, or the Charity Organisation, or anyone else, and nothing but a healthier and sounder public opinion will check it. But here there is an overlapping of charity which is a great evil. On the other hand, if a central committee of this Society were formed to whom we clergy could direct people to refer cases that they meet with in the streets, or who apply to them at their houses, and if the clergy were in communication with such central committee, and through them were informed of such cases from the parish that had received or applied for relief, much overlapping of almsgiving would be prevented; and if this method could be extended throughout the city, and every minister of religion were placed in communication with such committee, and were to adopt this organisation, we clergy would be greatly assisted in a work which we cannot do ourselves, and which we at the same time cannot ignore. It would protect the community from those degraded depredators who harden our hearts, for this is one of the results of misplaced charity. How can it be otherwise if I discover over and over again that I have been deceived?

In conclusion, I should like to acknowledge my obligations to the Charity Organisation Society. The cases which I have committed to their care have been promptly and carefully treated. It is delicate and difficult work, and has to be done with tenderness, and yet it must be done thoroughly. It is very desirable that any report that the Society makes of a case should be received in the strictest confidence, and never divulged to the parties concerned. How much we inhabitants of Clifton need their protection and assistance the following story will show:—A shabby-genteel young man called on me and told me that he had lost a good situation by being impertinent to his superior; that he had not known when he was well-off, and had since been unable to get work, and his misconduct had dragged his 'beloved mother' into the dust. He wound up with an earnest appeal, lubricated with a word of approval of my doctrine and ministry. This betrayed him, and I sent him away without help. A week after, I received a letter entreating me to help him for his dear mother's sake. I sent this to the Charity Organisation Society, and from it I soon learned that my friend was consorting with the worst characters in Bristol, was under suspicion of burglary, that his 'beloved mother' had been twenty-six times before the magistrates, and that they believed he was an applicant to the London City Mission for employment. A cousin of ours being vice-chairman, I wrote to him to warn him against the impostor; my relative replied: 'He has been before our committee, and gave a thrilling story of his conversion, but he was so ignorant of his Bible that we could not employ him.'

THE SCIENCE OF CHARITY.

An Address delivered by the Archbishop of Canterbury at the Annual Meeting of the London Charity Organisation Society, April 23, 1891.

LADIES AND GENTLEMEN : ‘ You are a much more amiable Society than your enemies give you credit for being.’ We have just heard that from the letter of a friend, and it is just that which I am anxious, so far as I am able—for your Chairman and the members of your Committee would be infinitely more able to do it than I—it is exactly that which I wish to record as my conviction. I wish to record the conviction that this Society, into whose working I have carefully examined, is doing a work of immense value now, but, what is to me of far more importance, is, I am persuaded, laying the foundations for much finer work for all societies and all charitable persons in the future. It is not a very attractive line which the Society is obliged to take in the first instance, for it is a critical line. Before your great work can be done you have to do a great deal of criticism and that is not very attractive to people who wish for a *cry*, as many self-sacrificing people in the world do. It is a work which not everybody can take up, because it is a work that not everybody can understand at present—in the present state of charitable relief. It is really a science upon the study of which you are entering. At the first sight this work is not so attractive to common ears, and therefore it is important that those who know the value of your work should speak for it; that they who stand a little apart from you, but who owe you very much, should speak for it. You have indeed through your Committee and Secretary often assisted me in most important ways.

There is a story of a great man—a great philosopher—a great Churchman. In his dying moments he was seen upon his sofa smiling placidly, moving his hand quietly up and down, and murmuring something to himself over and over again. His friends stooped close to his lips to catch what he was saying. With closed eyes he was saying : ‘ Thank God, I never gave a penny to a beggar in the street ! Thank God ! ’ When he was gone, it was disclosed that he had given very vast sums in charity. Now that is not a very attractive saying, but the force and true meaning of it is this : It is an evil thing to be charitable for the sake of giving careless and idle relief to one’s feelings. It is as detrimental to give careless and idle relief to those feelings as to give careless and idle relief to any other of the emotions that possess us, without putting them under the judgment of conscience and the guidance of reason. There is a philosophy of charity—a distinct study. That there is a philosophy of charity is what you bear in the very name and forefront of your Society. Your object is not simply relief, though you relieve need upon a very large scale on certain lines which you have marked out for yourselves. But if I understand what you mean it is this—that you believe that what is the unhappy, suffering, miserable, neglected part of society has to be brought in within the rules and habits of civilisation and social life, has to be built up by exactly the same means, and in the same ways, and

upon the same principles as those by which the present consolidated and self-supporting society has been brought together. You don't believe, as I understand it, that there is to be a design for the human race, such that a certain part of it is to be solid, and, upon the whole, happy and well regulated, but to be surrounded by a sea of misery which can only be touched by the stretching out of the arms and hands of those safe on the shore; but rather that the whole of humanity must be worked up into a defined human society; and that the rest of the work, what is not yet done, is simply what remains to be done; that it also is within the reach of principles that actuate our civilised society; and that the rest must be done exactly on the same principles on which society has formed itself so far. You look upon the whole, on human society, on human nature, as if it were a liquid which has to be crystallised, of which portions are crystallised already, from the crystallised part of which shoot out rays and crystallised spikes into the uncrystallised part and change it from an unstable liquid into the beautiful form of the perfect solid. Therefore it is that the principles of your relief are to promote and to assist thrift; that when you go to help people you want to help them adequately, you want to set them up again in the world, and you want to do this by means of their natural helpers, by appealing to those persons, one might almost say those crystallised portions of society, who are the nearest to them, the closest to them, who have already shot out something among them by their charity in whatever form, and by consolidating the relief and charity beyond those borders.

Then, if this is your aim, as I understand it, the very first thing you have to do is to collect with all your might, and to furnish the public with, careful and accurate information upon all the charitable work that is going on. Before you can have a real philosophy of charity you must have the materials of the philosophy. They are only to be collected in this way. It is a great work—the collection of the materials for it—no less a work than the collection of materials for any other philosophy. We know how natural philosophy is formed, how the Newtonian philosophy formed itself. Newton tells us that he was in the habit of collecting all the facts and phenomena he could possibly get bearing upon the subject which he had in hand, or which seemed to him to bear upon it. He used to review them and to balance them all in his mind, to give them their due proportions as fast as he could, keep them constantly in solution before his mind, until the true outlines of the true theory began to form themselves before his mental sight. That is what he called the formation of the theory. His theory formed itself from the collection and the careful, peaceable, constant observation of the phenomena. He then proceeded to put his theory to the test of experiment. If the theory is true, so and so may be expected to happen under certain circumstances. And if it did happen it verified his theory. And if it did not he looked in another direction. Well, what you are engaged in now, as I understand, as one principal part of your work, is the collection of these materials, these phenomena, with which charity has to deal. You do not form preconceived theories. You keep all in suspension before you, until, little by little, the lines and groupings which form the true theory begin to come out. I may say this without offence—that if you started a scheme, a plan of helping all mankind which ignored all that was being done, all the great works of individuals and associations which are being carried on already, and came with a perfectly new nostrum to the front, it would be the most unsound of all proceedings and one which, in the long run, would be sure to break down, for you would be laying the foundations partly in error and partly in ignorance. You would be building what is really a castle in the air instead of proceeding by the far less popular but much more real, substantial, and lasting method of ascertaining first, exactly the facts of the

case, and exactly what is the result of the experiments which have hitherto been made.

Well, then, there is coming out before you what always has been to some extent before you, but is now in the condition of taking firm outline and becoming more and more distinct as you watch the phenomena. You want to promote the co-ordination of all charitable workers—that would be the aim in the long run. But at present you want to get different charitable workers to co-operate with one another, as many as you yet can, believing and knowing that the philosophy never will be perfect until all charitable workers stand in a definite relation to one another, and all charitable workers are in one way or another co-ordinated. Then you will have complete means brought to bear upon the real phenomena with a view to producing the real and desirable ends. This is very dry and uninteresting to ordinary people, although those who think and observe what has gone on are aware that the only real and substantial way of working is in close co-ordination. That is forced upon you by the fact that there is an enormous waste at which those who really look into the matter and understand it stand aghast. Not one single coin is it desired to divert from the charitable work of the world. There is work to be done which requires far more to be expended than at present. The desire is that every coin should be spent to do that which its giver really wishes it to do—good and not harm. Waste there is when two or three organisations, unknown to each other, are carefully played upon to help a single family, so that that family need do no work for itself. That is what I call waste. I call it waste when money is laid out upon instinct which ought to be laid out upon principle, and waste of the worst possible kind when two or three religious bodies are working with one eye to the improvement of the condition of those whom they help, and with another eye directed to getting them within the circle of their own organisation. When each of those religious bodies does so work, say upon a single large family, and, feeling quite sure of one member of the family, nourishes great hopes of the rest of the members of the family that they will become true and orthodox members of their own community, I call that not only waste—I call it demoralisation of the worst conceivable kind, for a reason, which the poet puts thus, ‘What shall bless when holy water banes?’ The demoralisation produced is the worst possible, because the highest possible thoughts are used as mere instruments for low ends.

When I speak of demoralisation I wish to distinguish between the kinds of demoralisation. The same word is very often used in speaking of two very different phenomena. To my mind it is one kind of demoralisation when hope deferred is making the heart sick for many a long day, and the will and almost the power to work is departing or has departed because the bright angel of hope has gone already. That is a very sorrowful kind of demoralisation. But it is a wholly different kind of demoralisation, though it presents to the eye the same phenomena, when the will and almost the power to work is gone, because there are charitable people in the world who can be worked upon to keep a man in idleness. The first demoralisation arouses our keenest and warmest pity. For the second demoralisation we have not to blame so much the people who are the victims of it as the unwise or unthoughtful people who won’t look into the matter—who refuse to examine into the matter—from the point of view which the Charity Organisation Society presses upon them as the right standpoint. Their action is not only producing demoralisation, it is creating a real danger to society. If such work was right and true, then of course it would be right to go on extending it indefinitely. And it might create—it would create, if there were the power to carry out the principles far enough—it

would bring into existence what would be the only dangerous class in society, if we are to believe that great examiner into the real condition of the people—Mr. Charles Booth. He tells us in his analysis that there is now no class of society which deserves to be called very dangerous except within the very narrowest limits.

The Society is reproached with spending a guinea in order to give a shilling's worth of relief. While relieving as much as it possibly can on its own principles, it has a larger work indeed to do; for to form a philosophy of charity it is necessary to ascertain the phenomena far better than we have ascertained them at present. While carrying out each of its investigations it is teaching us to spend effectively—I mean to spend in such a manner as to produce the result which all alike, whether wise or foolish, are anxious to see produced.

Well, then, in regard to the great essential piece of progress that has to be made in this great and high work, you want to get as many districts as you can thoroughly organised, and to choose your areas rightly. I believe I speak the mind of the Society when I say that the parochial area is on the whole the most convenient and practical quantity. At any rate in whatever way is found the most convenient and practical, you must get your areas thoroughly organised upon your own principles. Then arises what is now the question of the hour. Can you get the different organisations really to combine? especially can you get the religious organisations to combine, or is there really behind a something which will for ever prevent their combination? I don't pretend to answer the question. I have my hopes, my beliefs, about it. But that is the great thing which you have to ascertain. You must work in the Newtonian way. You must try the necessary experiment. I happen to know that you are trying in a certain small area to ascertain whether within that area you can get the different religious and other organisations to combine in a district, where the need is very great, where also the expenditure is very great, and where you have reason to believe it is beyond what the need requires, if really and wisely met. The experiment is a private way of testing these theories, and trying upon a small scale whether the different organisations will so unite, showing them how it can be done and taking every possible pains to make the co-operation effective. If you can within one small area do this you can in a great many more, and possibly, by the goodness of God, in all.

So we stand. It is a critical work you must begin with. You cannot help it. You have taken your stand. It is very often not very popular. You cannot help that. When it becomes popular it will be universally popular. The experiment, if it is trifling to the inadequate observer, is absolutely essential, and I wish to record my own distinct conviction that the Charity Organisation Society has its foot on the right road and is advancing steadily, and you must be content, and we and all friends will be content, with this for some time to come. You don't make your appeal to the multitude, but you appeal to wise and sensible persons. May you have all prosperity in the course that you have taken!

CHARITY ORGANISATION SOCIETY,
5 Buckingham Street, Strand, W.C.

MISS OCTAVIA HILL

ON

THE CHARITY ORGANISATION SOCIETY.

An Address delivered at the Annual Meeting of the London Charity Organisation Society, on April 23, 1891.

I AM here to-day not as a speaker, for I have little power of speech, but as desiring to bear what witness I can, by personal presence and a few words, to my confidence in this Society, and I come actuated by the profoundest desire to identify myself, so far as possible, with its work—so to identify myself that I may be included, if I may be so honoured, in any unpopularity or censure which may be heaped on it. For, indeed, I am one, heart and soul, with the Society. I am glad to remember that I was among its earliest members, and for a very great many years, so long as ever the pressure of other duties allowed, I was a member of the Administrative Committee, and up to now I am intimately acquainted with its work in many districts of the Metropolis. I can honestly say that I am in accord with this Society on nearly every question of principle and practice about which I am aware of its views and action, and that I find it animated by the most silent and tenacious faithfulness to whatever it believes to be the real good of the poor. The spirit of the Society seems to me markedly free from those evils of hurried impatience, thought of popularity, fear of opprobrium, and vacillation, which are the cause of so much disastrous action in much philanthropic work in London just now. I notice, on the contrary, a persistent desire to seek only the real benefit of those poor for whose succour it exists. Amid all the sentimental and garrulous philanthropy, amid the hasty, violent, or ignorant theories, regardless of the grand schemes that come and go, steadily and silently in out-of-sight neighbourhoods, are its unobtrusive workers carrying on day by day for long years their practical hand-to-hand fight with pain, and misery, and loss, and wrong. High and clear, in spite of popular clamour, are heard the voices of its leaders warning us of hasty conclusions and mistaken action. Gentlemen and ladies, we owe much, in an age like this, to workers and to teachers such as these. Let us listen, let us take their warning to heart, let us help their practical work.

For the very essence of what they tell us is that the evils of our great social body can be dealt with only by the effort and the care of many. If

we do not come forward and help men and women in their need, each individually, there can be no radically helpful charity; and where are those who should be manning the Charity Organisation Committees all over London?—where are those who should be inquiring of them, or co-operating with them? Many and many indeed are there, but how many stand aloof, to fly into ecstasies over some huge scheme, or to follow some popular cry, or to rush into action really injurious to the poor? Is it impatience? is it cowardice? is it vanity? is it eagerness to quiet our consciences without real sacrifice? which make us catch at every new clap-trap panacea, while all the time our Master's words, 'The poor ye have always with you,' seem to have ceased to be practically true for so many of us.

My friends, let us seek them where they may be found, and, side by side with those who are giving their lives to them, courageously accept the truth about each, take under our charge the poor man, or woman, or child as they come before the Local Committee to which we may be attached, watch over, protect, help individuals in all wise, sound, and really helpful ways.

There have been two fits of popular displeasure against the Society during the past year, such as arose when it ventured to stem the tide of sudden and mistaken action, which resulted in the Mansion House relief. My experience leads me to believe that the Society will prove to have been right in both these later cases. The public was taken by two characteristics in General Booth's scheme. First, its unbounded hope in human beings being improved; second, the offer it seemed to make that the great incubus of evil which sat heavily on our hearts and consciences should be removed, if we would only make a sacrifice of money. 'Oh,' we cried eagerly, 'yes, gladly take our money.' Some in far away places who could help no other way sent, some who longed to lead their own easy lives without a trace of lurking self-reproach said, 'Oh, please accept our money,' and from all parts and from every conceivable motive, the money streamed in till a fund was accumulated such as I suppose had hardly ever been collected for charitable purposes. Gentlemen and ladies, the leaders of the Charity Organisation Society fall short of none in their high hope of what may be made of the most wretched outcast that can be found in London; what they say is, and you will find it true, that none of you can raise them with the mere gift of money, that you may, that you almost must, degrade and ruin them with it, that the first step in raising them is generally in London now to withhold money, but that neither with nor without money can you raise a single human being, unless human love, thought, and care, are given too. 'Oh,' the public seemed to reply, 'but then "General" Booth will provide the love, the thought, the care.' I need not say to those here, but I will say, in upholding the practical answer which as a Society you gave, that, though this is an age of contracts, we have not yet fallen quite so low as to contract with the Salvation Army to right our social system for us. Whatever might there may be in General Booth's scheme will be *precisely* measured by the amount of human power which may be gathered round

him. What it is I am not here to judge or to guess; but I am hugely mistaken if it will not be rather less than more for the thousands of pounds he has gathered, for the great advertisement of a supposed panacea, and for the placing in his hands of the despotic control of a machine so huge that it cannot be rightly watched and guided by one human being. Moreover, I will go further and say that no spiritual army, however pure and powerful, no system or organisation, however perfect, however well administered, can remove the canker from the social life of a country, the citizens of which hope to contract by donations, however liberal, for its reform. It is by our justice to our employees, by our example to our friends, by our kindness to our neighbours, by our zeal in fulfilment of citizen duties, by our tender personal care of those who are fallen by the way, or who have strayed, by long years, in short, of noble, many-sided life that we can root out the evils around us.

It is much the same with regard to the last case in which this Society has been publicly attacked. All honour to those whose hearts go out in pity for starving children and who desire to feed them. It is no pleasure to this Society to urge the benevolent to hold their hands, it realises well how school teachers and managers must feel when children come hungry and neglected to school. But one must follow them to their homes to see the results of the wholesale feeding of them which is advocated. It is futile to clamour for names of informants, or details of cases; every one who works among the people knows that giving them would be a breach of faith and wholly stop future information being given. It may be very awkward, it may sound a good charge in a newspaper, but if one is to make use of information thus gained, one must verify to the utmost oneself, and one must then bear the responsibility of statement or action. It may be invidious, it is decidedly unpleasant, but one has to say, 'You may believe *me* or not, but I *have* looked into the thing, and thus I believe it to be on the evidence I have had.' I maintain that this Society has a duty to the public to take that position; no one need believe it who does not choose, but by its work, by its spirit, I think it has a claim to be listened to and to be trusted by those who are unable to see for themselves. As one of those judging on entirely independent evidence, that gained in the homes of the poor, I for one entirely believe its assertions. I go further, I say I can imagine no course so sure to increase the number of under-fed children in London as the wholesale feeding of them by charity. I myself know family after family where the diminution of distinct responsibility increased drunkenness, and neglect, where steady work is neglected and lost, training for work abandoned, house-duties omitted, all because of our miserable interference with duties we neither can, nor should, perform, and in no way is this evil clearer to me than in the provision of free food for the apparently hungry.

Gentlemen and ladies, it is no pleasure to me, it is no pleasure to the Society, to preach these truths, it would be far pleasanter for us to urge the kindly willing donors, and please the little recipients. Let the public

pause and ask themselves why they think we do it. I have happier work than this preaching, and get far too much praise and notice for it. I would rather rest any claim for gratitude of the poor I may have on that portion of my work which I share with the much abused Charity Organisation Society than on any other—namely, that I have not shrunk from saying with them what no one wishes to hear, and which yet is true, that too many of the money gifts to the poor of London just now are doing more harm than good.

And let us be clear about it, your Society is *not* a mere restrainer and rebuker, your voice, if the public *would* but listen to it, is for ever calling on men and women not by any means to do less, but always more. We are always hearing of it as if its one teaching was as to what should be avoided, and it is sometimes reproached that it has no system, or panacea. Listen, what are its spoken words? what is its living call to us all?—to come ourselves and help. In every Metropolitan district is its group of workers, men and women of every kind united in but one thought—how to help in wisest and most patient ways every case of want and suffering. Its remedy is the eternal remedy of patient care and thought and wisdom, brought to bear on men and women and children in their own homes, by their neighbours. Money, yes, certainly, and *plenty* of it; but abiding and large gifts as citizens for fellow citizens sown like separate seeds with care, watched and watched over and given with ourselves to the real service of those we know and love.

CHARITY ORGANISATION SOCIETY,
15 Buckingham Street, Strand, W.C.

FROM PAUPERISM TO MANLINESS.

THE STORY OF THE BRADFIELD UNION.¹

LADIES AND GENTLEMEN: I have been asked to move the following resolution :

‘That in the opinion of this meeting of members of the Charity Organisation Society, in order to promote the thrift and self-dependence of the poorer classes, and to give scope to personal and remedial charity, it is important that Poor-law Guardians should adopt some settled policy for the reduction of outdoor relief, and clergy and ministers for the diminution of irregular and indiscriminate almsgiving.’

I am sure that after the eloquent speeches you have just listened to, the few dry bones of fact that I have to offer you will not be of very great interest. I am only a country guardian, and I feel in a rather difficult position in speaking before so critical an audience. I have only the old story to tell you—nothing whatever new—the old story as told by the Poor-law Commissioners of 1834, which has been shamefully neglected by guardians ever since—neglect which has caused more misery, in my opinion, to the poor of this country than all other causes put together.

How does the restriction of outdoor relief promote thrift and independence? It is the chief cause of pauperism. I hope that I shall persuade many of you before I have finished that four-fifths of the pauperism of this country is due to outdoor relief, that drunkenness and crime contribute comparatively in only a very small measure to it. Then it is incompatible with thrift and independence. If people can receive outdoor relief without exerting themselves to obtain it, it follows that they will not exert themselves to obtain other benefits which would cost them the loss of outdoor relief. It is a far-reaching evil, much more so than is generally supposed. Not only the recipients are pauperised by it, but the whole neighbourhood for a considerable area learn to depend upon it when it is given freely. They are all looking forward to it when their time comes. The actual numbers in receipt of it are no criterion to the numbers that, though not in receipt of it, are being pauperised by the expectation of it. I can speak very strongly from my own personal observation of twenty years on this subject.

¹ An Address delivered at the Annual Meeting of the London Charity Organisation Society, on April 23, 1891, by Mr. T. Bland Garland, Chairman of the Board of Guardians for the Bradfield Union.

I doubt not that as we have hundreds of thousands at the present day in England and Wales receiving outdoor relief, and being, of course, paupers, we have millions who are prepared to be paupers, and who would, if it were not for the malign influence of outdoor relief, be exerting themselves to provide for their sickness and old age.

Then outdoor relief increases indoor relief. That point is exceedingly plain to the observation of any expert in Poor-law matters. Outdoor relief is the nursery of pauperism, and if you had none there would be far fewer people pauperised, to go into the house ultimately. I will give you some results of the work of the union that I belong to presently which will show you that very plainly. Then it lowers the rate of wages. The pauper can afford to sell his labour much cheaper than the man who is supporting himself. We had strong evidence of that in the inquiry of the Poor-law Commission of 1834 to which I have referred; and I think that all observant men and women that have been engaged in Poor-law administration will bear me out in saying that it has been fully confirmed since then. I need hardly say that it demoralises the natural relations between parents and children. The latter take advantage of the fact that their parents are receiving this miserable dole to refuse their help to them in their need. Then it is cruelly inadequate, and it must necessarily be inadequate. It is impossible where it is given with tolerable freedom for the relieving officers to ascertain the actual circumstances of the recipients. In most unions the relieving officers have several hundred outdoor paupers to look after. I know for a fact, at any rate as far as country unions with the large areas that they have are concerned, that relieving officers cannot touch the fringe of the subject in regard to ascertaining what the condition of these people is, when they have so many to look after. I once ventured to say in defence of relieving officers at a Poor-law meeting that I thought that no relieving officer could look after more than 100 outdoor paupers. I was corrected from many parts of the room, with the word 'sixty.' I believe that those gentlemen who preferred 60 to 100 were right. If therefore adequate relief for the whole support of outdoor paupers were given, those with other means than this outdoor relief, which are probably the majority of those that apply, would be placed in a more eligible position of life than the independent labourer, and I need not say that the end of that would be the demoralisation of the people. In this connection I would recommend to your notice a most thoughtful and excellent report by Mr. Baldwyn Fleming, the Local Government Board Inspector, which has been published by Knight & Co.

Now, what is the best policy? I may mention the Stepney, Whitechapel, and St. George's East Unions in London, and the Brixworth and St. Neots Unions, and my own Union, Bradfield, in Berkshire, as some of the unions which have succeeded in solving this question. We are all pretty much on a par. I will therefore explain to you the policy that has been adopted by my own union for the last twenty years, not because it is better than the others, but because I am better acquainted with its work. We had in 1871, in common with all other unions, I think, at that time, and possibly now, in England, what is called, and very properly called, the permanent list of outdoor paupers, for to this list all outdoor paupers were relegated, and when their names were placed on it they were practically forgotten for life. Therefore it was a permanent list. The numbers were very great. The Boards of Guardians could not pretend to revise them properly, and the relieving officers could not pretend to deal with them. It was out of their power with such numbers. They could not inform the guardians about their circumstances. We then had 537 outdoor paupers

upon the list. Well, we thought it was a very improper thing. We determined to close that list. We closed it by never putting another single name to it. We did not withdraw the relief from those paupers who were already on it, but closed the list and said 'we will add no more to it.' From that date—twenty years ago—every single new case has come before the Board every week. The consequence is that we have never had any accumulation of outdoor paupers. The cases have been brought before the Board every week. Somehow or another after a short time they disappear. If they had gone on to this permanent list it would have lasted for ever, of course.

Medical relief was one of the most fertile causes, and is generally throughout England one of the most fertile causes, of pauperism. The medical officers almost universally receive their remuneration by salary, and the guardians and relieving officers think that it costs nothing to give medical orders. The whole of the labouring population therefore obtain medical attendance as paupers, whatever their circumstances may be. An old medical officer has told me that in the village in which he lives—he has been there thirty years—everybody (the tradespeople as well as the labouring people) used to get medical attendance from him by a medical order. Then generally, or, at least, very frequently, it is extended to what they call medical extras—medical comforts—wine, brandy, mutton, &c. How can the labouring man draw any distinction between that kind of outdoor relief and the ordinary outdoor relief of money and food? He is as much entitled to the one, he thinks, as to the other, and very naturally, too. This wretched system has placed every man on the pauper roll whenever a case of sickness occurred in his family. Consequently, it has been impossible to reduce outdoor relief, or reduce pauperism to its proper limits. Our Board decided in 1876 that they would never give any more medical relief, except on loan—that is, on loan in the first instance, until the cases could be brought before the next meeting of the Board, when a decision was arrived at, whether the loan should be cancelled, as it would be, naturally, in the case of aged people, or whether it should be put in the loan book. Generally the cases were put in the loan book—I am speaking of the past rather than of the present—and remained there until the loan was repaid, generally by instalments, or until it became evident that the recipients would never be in a position to repay. On the whole, there was never any difficulty in recovering the loans. Ordinary relief on loan for very many years has been treated in the same manner as medical relief on loan. Contributions of relations we have found exceedingly useful in reducing pauperism. We have taught sons and daughters that it is their first duty to support their parents in their poverty. We have opened the eyes of the sons and daughters to a wonderful extent to that duty which they had, perhaps thoughtlessly, neglected, or had well-nigh forgotten because they had for so long been relieved of it by the maladministration of the Poor-law.

It is a very delicate subject to speak about before so many ladies, but we were hard-hearted enough to come to the conclusion that we did not deal properly with the Poor-law question so long as we gave outdoor relief to widows. We found that outdoor relief to widows contributed very largely to pauperism, that the expectation of readily receiving—I may say, the certainty of receiving—outdoor relief on the husband's death, caused recklessly improvident marriages, and made young people very careless as to provision for the future after they were married. We had so many cases with these evil results that we came to the conclusion to do away with it. I may say that in the parish in which I live it is on record that boys and girls used formerly to go to church and be married, and come out without possessing a single halfpenny beyond what they stood in. They

went to the overseers and demanded a lodging and maintenance—and got it! We don't hear of that now, and have not, of course, for very many years.

Now as to the results of this policy. In January, 1871, we had in our union 259 indoor paupers, and 999 outdoor—a total of 1,258, or 1 in 13 of the population, counting all the babies in that population. You could not walk for twenty minutes without meeting a pauper in consequence, and a pauper, we must all admit, is the most miserable member of the community. In 1891, on the 1st January, instead of 259 indoor paupers, we had 120; instead of 999 outdoor paupers, we had only 29; instead of a total of 1,258, a total of only 149, or 1 in 110 of the population. Then, I may add that these 29 outdoor paupers represented the remains of the permanent list of 537, which we closed in 1871. There was not one single outdoor pauper of the present time.

Then as to medical orders: during the three years preceding the date on which we determined to make all medical orders on loan we gave on the average 700 medical orders per annum. Last year we gave 24. I may say that I do not believe that two medical orders were refused during last year. All that were applied for, at any rate within one or two, were given. But the people have got to be too independent now. They have learnt to stand on their own legs, and to go into the medical officer's clubs, and to be independent of the guardians.

In regard to the outdoor relief to widows—and for this I beg the particular attention of the ladies, who, no doubt, have already thought me very hard-hearted—the number of widows since 1876 who have applied for outdoor relief—and there are many of them who have never applied for it—is 55, with 213 children. The number that have accepted our offer to go into the workhouse is one widow and 11 children. I think I ought to have said—I do not think I did say—that when we stopped outdoor relief to widows we agreed to offer them all when destitute a refuge in the workhouse with their children, or if they preferred it to take in most of their children, and leave them out. This is the result. We have one widow in, who has been turned out of her house for misconduct, or she would not be there, and 11 children. Now the remaining 54 widows and 202 children who declined to go into the workhouse are far better off than similar widows and children were when they got outdoor relief. As a matter of course the children of widows in receipt of out-relief are brought up as beggars and pauperised from their infancy, and the pauperism hangs to them. I have no doubt that you may consider that hereditary pauperism. I do not think that we ought to have an hereditary pauperism. The widows, it is very easy to see, are improved. They are free from the incubus of pauperism. They can demand full remuneration for their labour. They could not do that when they were receiving the pauper dole. They only got a pittance then from their employers. Those that require assistance from their relations get it far more readily than they did when they received the pauper dole. I would say from my heart that one of the happiest circumstances of my life is that we refused to give any more outdoor relief to widows, because I see plainly, all over the union, that they are far better off and far happier than ever they were before.

I said that outdoor relief increased indoor relief. You will observe that with 999 outdoor paupers we had 259 indoor, and now we have only 120 indoor, or less than one-half. You will find that the case with the other unions I have mentioned.

I said that four-fifths of pauperism was due to outdoor relief. You will notice from the figures I have given you that it has in our union been reduced by more than four-fifths—by nine-tenths. You will find the same results in connection with those other unions.

As to the reduction of the rates, I consider the reduction of the rates, although very important, is of such slight importance compared with the raising of the people from pauperism that I would gladly say not one word about it. But there is a reason for me just to mention that we spent £10,865 on purely poor-law purposes in 1871, or $24\frac{1}{2}d.$ in the £. In the year 1889 we spent £3,200 (which is a saving of £7,500), or $5\frac{1}{4}d.$ in the £. I say nothing about 1890, because our figures have been disturbed by large grants from the County Council. They are very much less than this. The reason that I mentioned the reduction of the rates is that it increases private charity. For many years I did not expect that it would, but it has done so with us. It becomes comparatively easy now for me or any of my fellow guardians to say to the gentlemen who reside in the parishes where we occasionally find a poor person or couple whom we would rather not bring into the house: 'Well, now, this is a subject for private charity. We recommend you to get your neighbours to contribute to a small pension for life for these people.' We always say what the pension ought to be, in order that it may be sufficient, if possible. We are enabled to add, to give force to the recommendation: 'You know now that you only pay a $5\frac{1}{4}d.$ rate instead of a $24\frac{1}{2}d.$ Surely you can afford it!' And we find that very effective.

As to proofs of increased thrift, you will of course see that it is difficult to give you much data on that subject. However, in 1888 I got returns from all the friendly societies in the union area, including all the old clubs which were diminishing in numbers, and from all our medical officers, as to the membership of their medical clubs. I am happy to say that the medical clubs showed an increase of membership during the time of our reform of 148 per cent. The friendly societies showed an increase of membership of 150 per cent. Of course I could not get at the data of the large collecting societies and the savings banks, and building societies, and therefore cannot say what effect our policy has had upon that class of thrift. But I see no reason to suppose that the deposits of savings banks, and the contributions to these collecting societies and building societies, have not increased in like manner. I have no doubt in my own mind that they have.

We have laid very great stress always on the necessity of treating the children well. We think that you can very easily make paupers of the coming generations if you don't keep them free from pauperism. We do it rather in a primitive way. We don't go in for boarding-out, which is a very good thing for the large unions, but there is really no necessity for us to adopt it. We keep the children in a part of the house separate entirely from the adults; they never come into contact with the adults at all. Their education is cared for by male and female industrial trainers, and we send them to the parish school and teach them to use their hands, and bring them up in a healthy way. We are very careful to select proper masters and mistresses for them when they go out into the world, so that they may not be taxed above their strength. We follow their careers as long as we possibly can afterwards. They never come back to us. Therefore we say that they never become paupers, because if they became paupers and got into some other union they would be sent back to us immediately. There is only one person in the house who has been brought up in it as a child, and she is an unfortunate woman with a weak mind.

As to the exceptions in favour of outdoor relief, you must lay down some rules I suppose. Some unions that have been reformed have laid down a great many rules. But with too many rules I think you may get into great difficulties. Our exceptions have been very simple ones. We simply make an exception in favour of giving a widow four weeks' outdoor

relief after the commencement of her widowhood, in order that she may have time to make her arrangements. Beyond that we only give outdoor relief to temporarily urgent cases arising from sickness or accident. Well, we find these exceptions are so clearly defined that nobody leans upon them. The evil of exceptions is that they tend to become the rule. When they go beyond what I have just stated they become dangerous. People then begin to lean upon them in the expectation of getting this poison—outdoor relief.

It is said that the restriction of outdoor relief is a hardship to the poor, because it drives them into the workhouse. It does nothing of the kind. It drives them into thrift and independence. How can it drive them into the workhouse, when it has reduced the number of the inmates of our workhouse to less than one-half—when we have done away with all outdoor relief you may say? You will find in the other unions I have mentioned the same result. I can say with perfect confidence that the condition of the people has very much improved indeed. It was never so good as now. Wages now are not so high as they were during the first two or three years of our reform, but the people have learned to depend upon their own exertions, to provide against a rainy day, to support their aged parents, and the demands upon private charity are very much less than when they were the recipients of the miserable pauper dole, or were looking forward to obtaining it. Pauperism now is confined to the victims of misfortune and crime, and, as you have seen by what I have said, the numbers of these are very small, and will grow less year by year, so long as guardians strive honestly to do their duty to their fellow men and women.

CHARITY ORGANISATION SOCIETY,
15 Buckingham Street, Strand, W.C.

ORGANISATION IMPLIES FELLOWSHIP IN LOCAL WORK.

THIS paper is taken, with only verbal alterations, from the report made to the Council by a committee specially appointed to report upon district committees at which district secretaries have been appointed, and adopted by the Council on April 13, 1891.

The word 'organise,' as applied to a case, and as applied to a district, refers to very dissimilar facts, which it is necessary clearly to distinguish.

A case is organised when various persons combine to treat the applicant upon a concerted plan. A district is organised when the various workers in it combine to treat the poor on common principles and methods.

As regards a case, a district committee's plan of organisation may be carried out if the various persons concerned trust the committee so far only as to become instrumental to the furtherance of it. This is the sole condition of success; no change is necessarily wrought in the methods in which the persons so organised carry on their own charitable work.

As regards the organisation of a district, it is far otherwise. The committee's plan cannot be carried out unless the other workers in the district consent to subordinate their particular principles and methods to the general scheme. The condition of success is nothing less than the conversion of all who have dealings with the poor in the district to community of principle and of method.

It seems right parenthetically to point out that organisation is effective in promoting both sound and unsound plans; it is unhappily possible that organisation may only be forging a more potent weapon for the demoralisation of the poor.

It is right to emphasize the distinction which has been drawn, as it has been sometimes overlooked, and workers have not always carried their activity in the organisation of cases into the still more important work of organising their district.

Moreover, the distinction brings into strong light the immense difficulties which beset charity organisation. The bestowal of gifts seems at present to be prompted by the most varied motives; and in teaching that the supreme aim of charitable effort ought to lie in raising the poor in character and in means, the Society are in necessary conflict with some of the best and some of the worst of human impulses.

The work of the Society has in many districts reached a very critical stage. When a district committee have thoroughly developed their case-

work a special danger may threaten further progress. The committee have then, in virtue of their work, taken a place in the district as a special highly developed agency for the treatment of a particular kind of case, viz., such cases as the Society consider eligible; and, on the ordinary principle of supply and demand, they will be likely to get the kind of case for which they lay themselves out. If in such a state of things the committee rest content to be organisers of cases, and do not press forward to become organisers of their district, not only is the problem of charity organisation still unsolved, but the district is in danger of losing much of the ground gained by their work.

Experience unhappily shows that, concurrently with the committee's good work, there may be rife in the district bad work of the indiscriminate kind, degrading the poor in character and in means. Bad work is powerful to thwart the growth of good qualities and to frustrate the labours of the committee. It is therefore of vital importance that all who have to do with the poor in the district be won over to fellowship in wise aims and methods.

This problem is yet unsolved; in various directions, however, efforts are being made towards a solution. These various efforts appear to be based upon a central idea, viz.: the incorporation into the local system of all those workers who are labouring to realise sound principles in the district. This is the true line of healthy growth; progress in organisation cannot be made while a district committee remain benevolent strangers in their district engaged upon work of their own. Their work grows instinct with life and with promise only when, in however small a degree, the committee become partners with the local workers in carrying on the local work. It is by fellowship rather than by criticism that men are won to the more excellent way of serving the poor.

One instance of such fellowship is in relation to the Poor-law. Sound Poor-law administration is the corner-stone in the organisation of a district. A true distinction between the respective provinces of the Poor-law and of charity lies at the root of a wise treatment of the poor. If the Guardians give relief loosely or inadequately, the poor sustain direct and indirect injury; they suffer in character and in means, while charitable workers are hindered in drawing sharply and truly the crucial distinction between their own and the Guardians' work. The hope may be expressed that the forces at the disposal of the Charity Organisation Society may be more and more persistently directed to secure wise Poor-law administration. Meanwhile it is to be noticed with satisfaction that some district committees are becoming a force upon the Boards of Guardians, and that in other districts efforts are being made to that end.

It is to be observed, in the second place, that district committees are endeavouring to identify themselves with local charitable effort through their case-work. A common interest in the cases of distress which arise is being systematically turned to the purpose of obtaining a hold upon existing groups of charitable workers, *e.g.*, by service on parochial relief

committees and at meetings of district visitors, and otherwise. This plan is being worked out in two different ways. On one method the committee concentrate their forces first on one parish until it is won, and then upon another. On another method the committee aim at attaching one of their members to each parish, who shall be in touch with all the various workers in it, and shall induce them to deal with the poor harmoniously and wisely. The tie between the district committee and any group of local workers promises to be most secure when a representative of each attends the meetings of the other; if the representation be unilateral only, it is likely to be less efficacious as well as less permanent. But whatever adaptations of the plan may meet local requirements, the characteristic feature or note of it lies in the fact that the committee's influence is being exercised upon the whole body of charitable relief administered in the parish, and not upon selected cases only. This use of case-work as an instrument in organising the district reconciles the views of those who affirm and those who deny that the Charity Organisation Society ought to be a relief society. The true view seems to be that the treatment of a case of distress ought to be undertaken, not for the applicant's sake alone, but as a step in the organisation of the district: as a means, that is to say, of hastening the time when the whole body of persons distressed shall be, wisely served by those who are bound to them by the ties of duty or of kindness.

It is found, as a third point, that district committees are endeavouring to get into touch with the inhabitants of their districts through various undertakings, which aim at promoting sanitation, efficient nursing, thrift, and education. In these efforts the problem of influencing the district is approached rather from the civic side.

It is right to encourage these or any other efforts directed to the solution of the difficult problem of organising a district. The matters however, which affect the character and means of the poor most deeply are the administration of the Poor-law by the Guardians, and of charitable relief by the groups of workers, official and unofficial, who abound in the various districts. These are the vital points, and at these points the attack of a district committee ought to be strongly and persistently delivered. It seems to follow that the success of a district committee in organising a district will, in the long run, depend upon their success in enlisting, training, and directing their army of voluntary workers.

CHARITY ORGANISATION SOCIETY,
15 Buckingham Street, Strand, W.C.

April 1892.

THE CHARITIES OF CHURCH AND CHAPEL.¹

If charity meant giving, and consisted in giving to others something that they wanted, or that one thought that they ought to want, how easy it would be! Sir, or Madam, we might say to any poor creature, you seem to want this, you say you want that; you shall have it. And much so-called charity does mean and say this, and no more—no more except that the gift is the expression of a dumb love, or of a mind half conscious of its true duty, or of a morbid conscience that cringingly offers a petty substitute for the reality. And it is because one feels that behind the failures and trivialities of charity there lie the endless yet-unstirred possibilities of the human heart, that one has faith in the true charity that is the promised land of Christian thought.

But when one turns to this true charity—the charity that means more than giving, that is ready to bear all things for the sake of some single soul whom it would lead to the right—and when one realises the wear and tear of endeavour which the effort to help in this way necessitates, one begins to say, Who are we that we should be able to help others? Can we, can we indeed do so? That want which has come before our eyes is but the mark or token of some other need, inward and personal, or in some degree social; we must follow it as a sign until we find the actual meaning of it; it is a thread in the labyrinth of an individual life. It may lead to weeks and even years of work. It may require just a few pointed words. It may suggest to us that it is best to leave the causes to work their effects, and to do nothing. It may show us that it is too late to do anything effectual. It may require some of the many combinations of relief with personal charity. To any of these we may come, following the thread of want to its inner causes.

I take too high a standard, some may say. Nay; it is not mine. Most of those present would wish to do this so far as they can. The difficulty lies largely in the means. We want a higher energy, a stronger impulse, better methods and organisation, a gathered and almost traditional experience, more skill, a quicker power of adaptation, in order to do what we desire. I want to confer with you as to these means, if you agree to the end that I have set forth.

Most of the world is engaged chiefly in the struggle to live, and has but little time to do more than to fulfil the duties of charity to the family—if indeed they do that; but some are rich, and their leisure or wealth is a stock of which the people at large may have some benefit. There is also a large number of paid workers—men, and women also who are in some form entrusted with the management of the public charities of the community. The principal of these are the clergy and ministers.

Will you pardon me if I put the case from your side, so far as I know it?

In a church in the Isle of Wight there is an epitaph to a former rector,

¹ A Paper read at Sion College, April 1892.

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the 'reverend, religious, and learned preacher, Daniel Evance.' 'I can deal even' is the anagram of his name; and it concludes the epitaph, which runs thus:—

' Who is sufficient for this thing,
Wisely to harp on every string,
Rightly divide the word of truth
To babes and men, in age and youth?
One of a thousand, where's he found,
So learned, pious, wise, and sound?
Earth hath but few—there is in heaven
One who answers, "*I can deal even.*"'

This man was a 'preacher.' Of his charities nothing is said. We require now of the parson, besides preaching, very much practising in charity. He has besides the machinery of the parish—schools, guilds, possibly a club and lectures; and he may be connected with some local and other societies, and may serve on a School Management Committee or on a Board of Guardians. He has in his parish a large population, of whom he can but know a few personally. He may have one or two curates, possibly a city missionary or evangelist, a Bible-woman, and district visitors, the number of whom will vary much according to the part of London in which the parish may be, and the continuity and usefulness of whose work will vary largely according to their personal ability and other conditions that I hope to refer to later on. The man who is in charge of all this has tacitly vowed himself to a life of comparative poverty. He, being poor, would help the poor. And advisedly he has usually added to his poverty by marriage, which may at least cripple his means in the sense that 'charity,' as Bacon says, 'will hardly water the ground, where it must first fill a pool.' Of the preachers of the stamp of Daniel Evance, 'one of a thousand, where's he found'; of these men, of whom the highest work of many kinds is required, shall we say 'one of ten 'thousand, where's he found'?

But if there has been a change in opinion as to the duties of a parson, and if where both parson and people were chiefly content with the service and the sermon, now both require this large amount of administrative work, does it not follow that the question of organisation, in the midst of such a diversity of duties, is of primary importance? On this I limit what I say to 'charities.'

A young man is stirred to interest himself in general or public charity, by some vague regret that the lives of others, as he judges from the contrast with his own, are sunless and sad. There is, he thinks, a want of air and space in the life and surroundings of the poor. The hardness of their toil is a grief to him. So he gravitates to some centre where a friend is at work already, and asks what he can do. He has a certain amount of spare time and but little cash. Whether he joins a parish organisation, a Non-conformist mission, or a society, depends chiefly on his former friendships. At all these points where older men of vigour are leading, younger men of vigour are rallying. And with the womankind it is much the same. They often leave their homes to be nurses, deaconesses, sisters, or they join charity organisation committees. But to be effectual, organisation depends chiefly on personal leadership. It is to the clergy as leaders, and as having each in his own hands, through his personal influence, a power of attracting, training, and guiding others, that I appeal. The organisation of charity in the liberal and generous sense in which those words should be used depends largely upon them; and, as I have shown, some organisation is now a necessity arising out of the very conditions of their work. Each leader in his several sphere has, out of the aspiration and enthusiasm of the younger

generation, with the aid of his assistance, to mould the organisation of the future. The energy of the younger generation is cropping out at a thousand centres; can there be an organisation at each centre, and any organisation of the whole?

Walking is a kind of falling with the quick use of a prop. Organisation is of this sort. It is a perpetual contest between two principles. On the one hand, we ask for association. On the other hand, we strive to give play to our personal convictions. But association is the expression of an average. The associated units do not exactly agree with one another; they accept a common purpose or formula as sufficient for common action. They average their differences to reach a common end. Association is a process of give-and-take. But a man whose personal convictions are strong—and amongst them usually the leaders are found—beats against the bars of association. To him again and again association is something of a compromise. He wants things done *his* way. His discontent may be reasonable or unreasonable, but he likes his own way. And sometimes, in the more serious questions, he has to weigh the *pros* and *cons* very carefully; for he fears lest, in order to associate with others, he will give up some principle which, whatever it may be to others, is to him one of the hinges of his moral life. It comes to this, then, that organisation must be founded on common convictions; and that with it there must be a full and fair recognition of differences, in so far as these are the sign of endeavours after progress, and not the indication of lapses to a lower ideal of charity and poorer methods of work.

Three things, then, are clear. To make charity effectual, to save time and to gain time for its highest work, organisation is a necessity. Next, to promote organisation is a chief duty of leadership. And lastly, organisation must find its freshness and vigour in association, springing out of some strongly-felt common convictions.

We now turn to the chapels, and especially to mission-chapels to the disorder that at present prevails as between church and chapel, and to some instances of the charity that results from this, charity that neither suffers long nor is kind.

Here again, addressing a meeting of clergy, I take the parochial position. In histories of military campaigns, there are usually maps explanatory of the routes of march and the strategical dashes and doublings of the several commanders. The map of Germany, for instance, may show a long red line with turns and twists. So Napoleon marched before a 'famous victory,' the red line says. Then there is an aggregation of various atoms, blocks here at several angles to represent cavalry, and lines there for artillery or infantry. You conceive the blocks and the lines in motion, then in collision; then a noise and a tumult; then there is a confusion on one side, and its less fortunate blocks and lines are scattered; and on the other side 'a famous victory' is won. This, as in dumb show, you will find to be a not unfair description of much locally competitive charity. You, as clergy, hold yourselves responsible for the spiritual care of a certain area—your country for this purpose. Not one but many lines of march penetrate it. Each line represents an invading force. Each invading force is often with the greatest earnestness, and out of very truthfulness, doing its best to bring over the inhabitants to its side and to score a victory, which if it be not won *over* the local clergyman, yet very materially affects his territory. In this combat there is at present no cessation: the blocks and lines move to and fro; the number of the combatants are reduced or increased; but they seldom are withdrawn, nor do they disappear.

In two parishes I have counted up nine missions, besides many chapels. These missions are powerful bodies in some cases. They have behind them

the purses of a strong denomination ; they sometimes are led by powerful preachers ; their methods are not the chapel methods of former days, but rather parochial ; they deal not merely with members of their congregation, but they have systematic house-to-house visitation ; guilds, classes, bands-of-hope, nurses, and sisters or deaconesses. The clash of these missions with the parochial organisation is sometimes that of Greek meeting Greek—I mean a parochial system meeting a parochial system. The income of three of these missions or mission-chapels, whose reports I have by me, amount, apart from the salary of the minister and purely chapel expenses, to between £2,300 and £2,700 in each instance. One of these missions spends about £670 in relief in kind, including 5,000 Christmas dinners. A fourth very large mission with several centres has an income of between £8,000 and £9,000 a year, but much of this is spent in hire of halls, maintenance of institutions for workers, &c. Of the sincerity and self-denial of many of those engaged in these missions there can be no question. They make a true appeal, according to their conscience and the moral dialect of which each fraternity has utterance. They would be good allies if alliance be possible ; but there is a barrier now, a sullenness perhaps on the side both of church and chapel. The plea for the intervention of the mission-chapel is the large mass of the population which the parochial system does not or cannot touch—a whole or part truth which should, I think, be frankly admitted. But there is also—what is no corollary of this—a bitter rivalry sometimes, a most pernicious and wicked struggle for the temporal benefits of both church and chapel, or a zeal for one or the other enkindled and kept aflame by temporal advantages ; this on the side of the people. And on the side of their leaders, a continuous furtive encroachment, or a spirit of resentment, or an acceptance of this melancholy antagonism as inevitable, injurious and saddening though it be. I would ask you whether, in charity at least, there may not be something better than this strife of Jew with Samaritan. I do not know whether you would agree with me in thinking that there is a Christianity that overarches these differences. You would say, perhaps, ‘We are ready to help anyone irrespective of creed.’ True, in these days the man who has fallen among thieves is helped both by priest and by Levite and by Samaritan. But there is a higher deed than that. Let priest, Levite, and Samaritan join together in their help. Christianity is always setting higher and higher ideals before us, and this is one of them.

But to press this more strongly upon you, let me show you what is now happening.

First I will give two instances of what has occurred to me in the last few days. A lady says that she has just given a little help to the elder daughter of a family in a neighbouring parish. Does she know them ? Yes ; at least she has been to the home, and they are in great distress. She knows the daughter, who has been ill in hospital. Yet personally, so far as I can gather, she has little knowledge of her. It appears to me, judging from my knowledge of the district, to be a case in which relief is being received from other sources. I ask if she knows whether the clergyman of the parish or any of the local people are helping. No, she has not inquired ; what she gave was only a little. And so here is a lady living in a distant suburb—a really good, kindhearted woman, I should judge—coming into the district to give what she could to one member of one family, but without any regard in the first instance to the local people, and what they are doing.

Take the other instance. You may know the type—a strong nature, rather coarse of grain, but with a pleasant frankness in good moods, and a loyal recognition of any friendliness received from another, but with a pro-

pensity to periodical drinking. A woman of this kind has for some time been employed regularly, in spite of her failings. There is, apparently, an improvement as to the drinking, but if extra money passes through her hands over and above her normal weekly earnings, it is usually the prelude to a drinking bout. What is the employer's sorrow to learn one day that she is anxious to go away early, because a lady has called who has said that she will help her to pay her rent. The employer knows what that may mean; and there is no need of the relief, for the woman's wage amply covers the rent. But the lady—the visitor, as I opine—does not know what may result from interference. How can she? And she asks no one. Here is a poor tempted soul whom her unasked aid may throw off its balance and undo. How can she learn on what difficult and treacherous ground she is treading? The only answer is, she must not help without learning what others are doing. In a great ant-hill of a metropolis this becomes a clear and absolute duty if one would be charitable in deed and not merely in name. It is remarkable how often one finds, when one learns the whole truth, that assistance is coming from private and at first unknown benefactors.

Pass from this to another case, in which it is not a question of individuals, but of church and chapel. The husband is a sick or delicate man of 42, who earns 25s. to 28s. a week in full work, but was earning nothing when we heard of the case. The wife (38) earns 1s. one night in the week. There are 5 children, the youngest three weeks old. The rent is 4s. 6d. a week, of which 9s. is due. There are no debts, but several pawn-tickets. The oldest boy earns, or rather gives to his mother, 5s. a week; and a chapel gives 1s. 6d. a week. The man is not in a club; there is no help from relations or other sources. The impossible economic position which these figures show will be evident to you. This is the first sketch of the case. Then it appears that the clergyman of a neighbouring parish, in a general send-away of school children for country holidays, had included two of these. Then a visitor (whom I call No. 1) in the parish to which they belong visits them, having special regard to the husband's illness, and desiring, if possible, to help till the man is well enough to go to work. Grocery, milk and bread, coal, and soup tickets are thus given, blankets too are provided, and some things taken out of pawn; and shortly after the man is reported to be much better. This is the second sketch of the case. While all this is in progress, it is learnt accidentally that the visitor of a mission has largely helped the family since the baby was a fortnight old, and has given them money for coals and grocery, and broken food and nourishments. This visitor (whom I call No. 2) noticed a blanket and other things, evidently given by some other person, but she did not ask about it, so she says. Visitor No. 1 learns that others are helping, and asks the applicant if it is so. The reply, or rather excuse, is that the relief of visitor No. 2 was received *after* that of visitor No. 1; and that visitor No. 2 had been informed of the help that visitor No. 1 was giving, and they had talked of telling visitor No. 1 about it, but they thought that she would be offended. This is the third position of the case. Could there be a better education than this in fibs and hypocrisy, an education promoted, if you please, by the charity of benefactors? Combined they could do much. Separate, each defeats the other, and, no doubt unwittingly, makes a rogue of the applicant. To fulfil the objects of charity, *both* must say what they are doing. Now, finally, the man must go to a convalescent home. But who shall say when this want of alliance between the benefactors of church and of chapel—the source of all the difficulty—shall be met? And next year will not the family and the benefactors be receiving and giving much as they are doing now?

I could mention many other cases showing what we call over-lapping

or duplication of relief; also cases in which carefully-planned help, given with a knowledge of what others are doing, has been productive of very great good; and other cases, again, in which this knowledge has been wanting, and the best-laid schemes have failed. But I would now turn to the general administration of some mission-chapel relief—only, out of fairness, adding that I could quote some church relief no better administered than that which I am about to describe.

One mission distributes more than £2,000 in relief. Of this more than £900 is spent on 'tickets,' and nearly £200 on free teas. It has several centres, more particularly in one part of London, and several official distributors. It has been described as the 'larking mission,' with such delightful ease are its blessings procured. It has an ingenious method of cultivating hypocrisy. Elsewhere, as we have seen, the cultivation of hypocrisy is incidental. Here it is systematic. If the recipient wishes to cash his ticket, he cannot do so until after evening service. Then the tickets are signed, and till then they have no currency. The following instance will show you how finely the system works. A woman of an Eve-like disposition wished to get goods for her tickets; but her husband objected altogether to the family receiving relief, and in consequence she could not absent herself from home for the evening service. So she, without her husband's knowledge, gave a neighbour the tickets, on the understanding that she would have them signed, and would receive 2*d.* for her trouble. And this mission does its best by its visitors to force its tickets on the most respectable and independent people.

Take another instance. This is a mission that spends large sums, both in general relief, and in the sale at a $\frac{1}{2}$ *d.* of soup which may cost 1*d.* a basin, and of breakfasts at a $\frac{1}{4}$ *d.* which may cost perhaps 1*d.* These people say, by way of showing that they are not as other missions are, that they do not leave tickets at the houses. From this self-accepted test of their excellence you may judge what their average work is worth. They, like the mission I first referred to, would say no doubt that they are seeking to save souls, and that they give relief only with that object, and that after all it is comparatively little. I confess that the machinery they adopt for the saving of souls—if it be of this kind—seems to me to be singularly ill-adapted for its purpose. It would appear to be more likely to have the reverse effect. To me this is a mere masquerade of Christianity—a preaching by act and deed that would 'save souls' at the expense of the souls' morality. It will indeed create a band of 'devout women not a few,' but of the kind that 'have a mission to go to every day of the week.'

And there is another evil. It is not one or two persons, but the district that becomes demoralised. The parents may drink—they can do it with a light heart. Their children will not starve; a few pence at the prices I have quoted will go a long way, and a few pence may easily be begged; and drunken parents, too, do not all, as some will have it, neglect their children. There are often pence for them. A series of meals may easily be made up somewhat as follows: a farthing breakfast, if desired; next, three days a week the school dinner. That for part of the year is a certainty, a standing invitation. A halfpenny soup or piece of fish from a fish shop will come in handy on other days, either as tea or supper. In summer the children don't want dinners, so the philanthropists say. And thus during the remainder of the year the loss of those three weekly meals is satisfactorily made up somehow. So far, then, we find parents and children aided to become the *lazzaroni* of London; and charity is the ministering angel who eases their downward progress and takes all restraining burthens off their backs. And economically how is it? These people so helped can

live on the lowest wages. Their earnings, lavishly supplemented on all sides, are but part of their income. What honest desire to get a fair share of trade profits can they have? What possible elements can they possess of the persistence and sobriety of well-organised unionism?

We have just now many proposals made for, not the regeneration of the people from pauperism, but for their translation into some new social condition, where they shall be paupers still, still dependent on the State, but paupers, relieved upon some new and different title. They are to be, not paupers but clients of the State. But when we turn to facts, we find that the manufactory of paupers is being carried on on a large and quite appalling scale. It is a big business, so wantonly conducted that the artful people who 'take upon' them 'the mystery of things as if they were God's spies,' can make up fine sums as a statistical basis for their arguments. Let me count up the pauperising agencies that may douché and 'submerge' the people in one locality. There is an out-relief Board of Guardians. It is said that one third of the paupers are made paupers by receiving parish relief for sums under 10s. In such a parish there is a not unpleasant or inconsiderable patronage for purposes of relief and pauperism in the hands of Guardians and relieving officers. There, we may say, once a poor widow always a pauper widow, so straitly are widowhood and pauperism combined. Next, there may be a parson who gives largely, but what I call in douches, very much as the missions I have described. He will give perhaps a thousand dinners, and yet ignore the individual case. He will give without knowledge of what others are doing, and he will plan no methods of careful individual relief. 'Have you been to Blank's feed?' says one child to another. 'No,' is the reply, 'how did you get tickets?' 'Oh, I just asked Miss Blank. You can get them too if you like.' So one item on which Blank spends so much money annually is taken not as charity at all. It is taken at its true value—it is 'Blank's feed.' Then come the missions, those lines and blocks, cavalry, artillery, and infantry, that trace their red lines of invasion on the parish map. Then there are the schools, yet other centres of relief drawing the children from different parishes, and even different unions, and helping them practically promiscuously, or at least without any regard to the real end of charity—the removal of distress and the ingrafting of a free and noble life. And one institution rivals and bribes another. A mission offers to all the head schoolmasters of a district a $\frac{1}{4}d.$ breakfast for their children. It is only ask and have; it is a great attraction; it helps to make the school popular. Who can withstand it? The philanthropists must yield or have their own penny dinners; and so some have the penny dinner to keep at bay the farthing breakfasts, and some have the tempting farthing meals.

And outside, again, are other institutions ready to supplement with boots, clothes, and what not. Throughout there is no feeling of moral responsibility. Sentiment there is, and a certain elemental sympathy. But, after all, the great object seems to be to spend, and to spend in small quantities—the easiest way of spending. No wonder that of this kind of relief people have said that it were better to throw the money into the sea. It breeds pauperism and furnishes it with recruits. It can save no souls from sin, and few, very few indeed—if any—can it save from distress. It is not charity; it is philanthropic riot.

Every district in London is different, but, *mutatis mutandis*, what I have here sketched will apply to many. The evil varies in degree. A well-administered union or parish or chapel fund raises the moral tone of the locality, so far as it goes, and there are many elements which make one hopeful of reform. But in all conscience the evil is bad enough, mischievous and galling enough. What, then, in outline should be our plan of reformation?

Many reforms are rather compromises made to meet changes in public opinion than new growths drawn out by an honest recognition of a new and nobler ideal. The reforms of compromise are in part concessions, in part barriers to progress. Reforms based on deeply-felt convictions alone have vitality. It were easy to alter the methods of administration in a parish, to substitute the oligarchy or constitutional parliament of a committee for the pure monarchy of the parson, to have reports and forms, and yet the old namby-pamby system of relief might go on, the system of coddling and alleviations, cruel in its purposelessness and indecision, devoid of all fervent desire for thorough and complete achievement, and mean in its lack of sainthood and heroism. What is reform without a new spirit and a higher and altogether nobler conception of charity? By the charity of St. Francis the religion of the middle ages was thrilled into life again. And now, instead of displacing charity, making it a bywork, a lesser ministration, a thing unworthy the studied attention and the continuous devotion of our best and best-trained men and women, should we not give it its own again? Again and again it, and it alone, with an intelligence fine as the instincts of art, has sown the seeds of lasting reform. We live by imagination and reason; and in this reason confirms what imagination seeks after. And is not its aim a true Christian ideal—a world wrought through and through with charity and goodwill? And out of this conception come the more concrete charities of deed and thought.

With this before us, then, how shall we act? First of all, we shall act together—striving to be parts of an organic whole, in which each fulfils the function that he best can. And next, our organisation would be like a tree—in which, according to the old Norse metaphor, each leaf is an individual life. Our leaves, green and sound, inhaling and exhaling goodness, would be the individual workers on whom the whole structure depends, and who, in my opinion, are now neither trained nor taught to realise what their true purpose should be. Our whole system would aim at obtaining the maximum of lasting moral results from individuals, dealing with individuals carefully, patiently, and on definite plans. For a general system of relief we substitute the individual system of charity.

This, then, is the end of our organisation. It follows that we must press for unity or co-operation amongst those who will help, of whatever religious persuasion they may be, so long as the principles of true and effectual charity are accepted. We want a large force, for we would work individually, and though there would be less meddling with the poor, the attempt to deal with the real causes of distress will make the strain much greater and necessitate much division of labour.

Next it follows that while we rely on clergy and ministers, and those who have the special ability for such work, by the truthfulness and earnestness of their religion, to stop those who are helped from slipping down slopes of vice, sloth, and recklessness to ruin, we shall separate the actual settlement of what should be done by way of relief from this higher work of persuasion. One would take this part, another that. To mix relief and religious persuasion together is to incite to hypocrisy. To use, in the many difficult cases of charity, the unsparing zeal for good and the unanswerable arguments which spring from the earnestness of an unselfish life, is to bring into the field a force which is now often wasted or but very partially turned to account. In the 'Vicar of Wakefield,' we have a sketch of a parson who, ardent as he was as a controversialist, in a few years made his parish remarkable for three strange wants: its parson wanted pride, its young men wanted wives, and its ale-houses wanted customers. Should we not look for some similar results, and test a parish by a reduction in the number of its dependents and paupers, its growth in sobriety,

and cleanly and honest living? We need not exaggerate the number of the abandoned. Our paupers and dependents, if not made so by us, are very often by us kept as they are. The great mass of the people are according to their lights pushing upward. What we want is concentration of energy upon that comparatively small number who are falling into dependence, intemperance and vice. But this concentration of energy is now a need of the very first importance. Without it our whole edifice of charity is no better than a house of cards.

There is a third conclusion. It touches on the question of raising money and appeals. Money has at present a quite abnormal and unnatural place in charitable work. The money spent is not the donor's own; if it be a mite, it is someone else's mite that buys the ticket or free dinner. You, as I said, have tacitly vowed yourselves to a life of comparative poverty. This implies that the wealth you do not wish to acquire you do not wish to spend on others; otherwise you would seek to acquire the means of spending. Charity is not relief, though it has often come to mean it. We only want money for subsidiary purposes, and it is always forthcoming—that is my experience—to meet the needs of individual cases when any thorough plan of treatment is tried. But wasteful charities make wild appeals. I have seen from church and chapel appeals that seemed to me to be like a false chord from beginning to end; and often the work was as false in fact as the appeal in form. It had not in it the simple characteristics of true charity. We may say that the public is to blame. Like Lear, it wants large professions. Express your love of the people in superlatives, pretend that you ennoble by your persuasions, not those who are turning and tottering, but those who have fallen and long lain low, and profess that you save not one sinner but multitudes of them, and you shall have according to your professions. But charity is like Cordelia. All that she can say is—

‘What shall Cordelia do? Love and be silent.’

And when there is a brag of affection and wonder-working cure, out of the very intensity of her love she can say to herself only this—

‘Then poor Cordelia —
And yet not so, since I am sure my love's
More richer than my tongue.’

Our charity would then be of the silent sort, asking help as much as we can from friends and friends' friends for the individuals whom we would benefit. Good workers, I think, bring their relief with them: their friends trust them with it. And what is wanted more, should be raised rather by corporate action than by separate appeal. For this purpose I would wish, if we must have sects in spite of charity, that each body of Nonconformists had their central association on the lines of the Metropolitan Visiting and Relief Association, which appeals for, and makes grants to, the London clergy.

From what I have said, another set of conclusions will also follow. The aim of charity is to bring about moral reform, to make the weak-kneed and oppressed independent, and to remove distress. But if this be so, we must in each case know the facts sufficiently for our purpose. We must have inquiry, and the inquiry must show the position of those in distress from the financial or economic side—who is helping them, and who can help them, and how they can be helped. This is not done merely by asking a few questions. The knowledge of a case, begun in inquiry, grows during the endeavour to help it. Often there is someone who is well acquainted with all the facts already. But an ordinary district visitor hates inquiry. She does not care for adequacy in relief; and for the distri-

bution of tickets it seems a mighty waste to spend so much trouble on preliminaries. But if one cares for the people enough, one wants to help them to do for themselves, and it is only lukewarm and half-hearted charity that dislikes inquiry. Of course the manner of the inquiry goes for much. I take it for granted that those who care to help their neighbours out of charity will speak the truth in love and ask for the truth in the same spirit. Then there will be little offence given, and possibly what may sometimes cause offence may yet have been rightly said.

Another conclusion is, that the relief must be adequate. There will be no saying: 'This clearly should be done; but we have only a little in hand, and we must make £1 go as far as possible. So where £3 is wanted we will give 3s.' For petty relief the claimants continually multiply, and those who so help are soon bankrupt in time and money. But thoroughness is thrifty, and either has enough left or knows where to find it.

A third conclusion is this. We shall have nothing whatever to do with the trading and underselling charities. It is extraordinary how philanthropists cling to a threadbare morality. It is good for a man to pay his way, living by his own exertions. From this it is concluded that it is good that philanthropy should make its claimants pay a little—even if it be ever so little—for what it gives them. There is, it thinks, both virtue and cash in such receipts. If the claimants paid the whole cost, they might as well go to the ordinary trader; philanthropy would have no customers. So philanthropy, bounty-fed by subscriptions, reduces its prices. Then, if a man was dependent before, now is he thrice dependent. Charity has not helped him, pulled him out of the slough, and set him again on his way rejoicing. It has left him where he was and suggested to him that if ever he wants a penny article for a farthing, he knows where to go for it. Before he knew the conditions of trade—pay or tick and pawning. Now he has a third course. If he has not to pay, he can combine tick and pawning with the purchase of victuals at a price, not tempting to the thrifty, but most attractive to the idle and the drunken, who would spare as much as they can for their pleasures. Why this deception? If drink be the cause of distress, watch the family and help it upwards by degrees—if not the elders, then the children. If spending good wages in the summer-time be the cause, help the people to save in the summer. To give them this food, which you make them believe is no charity because they pay for it, and which, though it is indeed no charity, is a very injurious bounty, is to tempt them to unthrift and to leave them in it. Underselling charities, tickets, and other devices, are expedients adopted owing to want of knowledge about those who are assisted—short cuts made in the hopelessness of doing better, and on the theory that there is a chronic winter distress, which, be the winter mild or cold, must be relieved on a large scale in this fashion. In Vienna we are told that there is distress, because the winter has been mild and there has been but little snow to clear away. Here, whatever the economic condition of the people, we advertise anticipations of distress in November, and in a time of snow we gather in the harvest of random contributions. But the winter, more or less severe, comes every year, and our people are English men and English women after all, of stuff to stand our temperate cold. If they do not provide for it so well as the Esquimaux, let us bring them back to the realities of the climate, help them to provide against it, and not help them to be less brave and less provident and less English. There are, indeed, some minor evils of winter that befall aged persons who have extra needs to meet from a small purse. These can be quietly provided for. And for others there is the periodic want of work; but this, ranging usually for from eight

to ten weeks in the year, can usually be provided against, if there be not vice or intemperance. Now the drinkers of the summer have the doles of the winter. To our shame we seem to have no better charity to give them.

Another conclusion is, that we must relieve always on a plan and with a set purpose, using all the instruments, moral and material, that may seem necessary.

And lastly, in regard to the Poor-law. The Poor-law was established because the charity of the time failed. It is supported by a rate, and is meant for the destitute. Ill-guided philanthropy helps to throw people on to the rates. Charity braces them up, aids them sufficiently, and keeps them from the rates. There should be co-operation between charity and the Poor-law, a co-operation as methodic as possible. But charity should not do what the Poor-law does and can do. Its virtue lies in its power of prevention. That the receipt of Poor-law relief is considered by the natural conscience of the people an indignity is good. They resent dependence on it as a kind of slavery; and, so far as our charity is not worthy, they have the same feeling in regard to it. But I have always found that those whose opinions one would value, of whatever class they be, recognise the grace and true utility of a charity that is thorough, personal, and unselfish. This is as far apart from the Poor-law as the poles. To supplement the Poor-law with charitable relief is to bring the two to the same level. We have many more paupers than we need have, and should adopt no policy which offers inducements to pauperism.

Accepting, then, these conditions and convictions, we come to the plan of organisation. It is easy to elaborate plans of organisation, which, without well-trained and competent leadership, soon fall to pieces. For after all, by organisation we may only elaborate methods of doing mischief with more ruinous effect. A successful organisation of doles and bounties, compared to an unorganised distribution of them, may be as deathly as a Maxim gun. First, then, we must have some trained *aide*, almoner, or what you will, a person of a thoroughly charitable heart, but patient, discreet, and ready to co-operate. There are not very many such to be had at once, but their number will increase with the demand, as the number of nurses for the sick poor has increased. They should be trained at, I would suggest, a good Charity Organisation Committee. Though I perhaps say it who should not, I know of no better place. Or perhaps some parish, in which the principles I have laid down are accepted, might be chosen. Or they might learn, if women, in connection with one or two of the Women's Settlements. His or her business should be to take charge of the work of almsgiving under or in connection with the parson to learn about each case, to promote co-operation, and to act, in fact, as a kind of visitor-secretary. He or she would connect the local workers with Poor-law authorities, the relieving officer, the Charity Organisation Committee, and the charities. Such a helper would release the clergy from much routine work, consult with them, and—what I think of exceeding importance—set them free for helping effectually in the difficult cases. Then as to the Committee: upon it might serve with the clergy the ministers of neighbouring chapels, who accept the principles of charity, and some or all of the visitors. If the latter are numerous, the cases might be considered by a smaller body and given out to the visitors, after having been selected for them according to their special ability and opportunities. Whether visitors should have districts I think is doubtful. The first consideration is to have each case dealt with by the person best fitted to undertake it, and to have districts may interfere with this. But in any case the visitors, all or some of them, should become provident visitors. One of the chief causes of distress among the

poor is their not saving in the summer months. A provident visitor of tact and persistence will remedy this by collecting their savings.

As to area, one parish or church district may be best, but often two or three might be combined for these purposes. One reason for this would be that chapels often work over the area of several parishes, and something should be done to bring the church and chapel charity into accord geographically. For the common purposes of charitable work in the still larger area of the union or part union, the Charity Organisation Committees seem to me to be the fitting centres. They have much information at hand: volunteers, with the help of very competent honorary or paid district secretaries, men or women, do the greater part of the work at most of them. They have now in most instances a good tradition of thoroughness and of care for the individual case. By such a combination good cases would not be allowed to drop, and the relief required for special purposes would be forthcoming.

But I am not ambitious of constitution-building. We must go step by step, and the first step is to have right convictions about charity. To my main proposals you may say, 'How can we bring about unity in charity? Should we go to Dissenters and ask them to join with us?' Yes, I say; not hurriedly, but by degrees as time and occasion offer. 'They will tell us,' perhaps you will say, 'that their charity is secret, and that they cannot make it known to us, for in these things their right hand must not know what their left hand doeth.' But there is always a petty phalanx of misread texts ready to do duty as pleas against reform. It is in this as in other matters. We can only do right. The results do not rest with us. And I put it to you whether the asking of the 870 clergy in the metropolis is likely to have no effect or an ill-effect on the 900 to 1,000 ministers in the same area. Would it not be a sign of goodwill and a recognition of the larger Christianity, which would produce in its turn goodwill and love, peace where there is now rivalry and dissension, and a glorious, life-giving charity?

C. S. LOCH.

CHARITY ORGANISATION SOCIETY,
15 Buckingham Street, Strand, W.C.

RELIEF TO THE POOR IN THE METROPOLIS.

MINUTE OF THE POOR LAW BOARD.*

THE published statements of Metropolitan Pauperism have for some weeks past shown a considerable increase in the number of the outdoor poor, not only as compared with previous weeks, but as compared with the high totals of 1867 and 1868. At the same time, it has come to the knowledge of the Board that many persons (especially in the East End of London) who two winters ago were most eager in soliciting charitable contributions, have now expressed the opinion that the large sums spent then in charity tended to attract pauperism to those districts where money flowed most freely, and that they deprecate a repetition of the system then pursued. Under these circumstances the Board consider it equally important to guard, on the one hand, against any alarm which might arise on the part of the public, and result in an indiscriminate distribution of charitable funds; and, on the other hand, to take such precautions and make such preparations as may enable Boards of Guardians and charitable agencies to work with effect and rapidity if any emergency should arise. And indeed, without considering the question of an increase in the numbers of the outdoor poor, and looking simply to the present expenditure on poor relief, it appears to be a matter of essential importance that an attempt should be made to bring the authorities administering the Poor-laws and those administering charitable funds to as clear an understanding as possible, so as to avoid the double distribution of relief to the same persons, and at the same time to secure that the most effective use should be made of the large sums habitually contributed by the public towards relieving such cases as the Poor-law can scarcely reach.

The question arises, how far is it possible to mark out the separate limits of the Poor-law and of charity respectively, and how is it possible to secure joint action between the two?

One of the most recognised principles of our Poor-law is, that relief should be given only to the actually destitute, and not in aid of wages. In the case of widows with families, where it is often manifestly impossible that the earnings of the woman can support the family, the rule is frequently departed from, but, as a general principle, it lies at the root of the present system of relief. In innumerable cases its application appears to be harsh for the moment, and it might also be held to be an aggravation of an existing difficulty to insist that, so long as a person is in employment, and wages are earned, though such wages may be insufficient, the Poor-

* The above Minute of the Poor-law Board, dated November 20, 1869, is now out of print. It is of so much importance that it has been thought useful to reprint it.

law authorities ought to hold aloof and refuse to supplement the receipts of the family, actually offering in preference to take upon themselves the entire cost of their maintenance. Still, it is certain that no system could be more dangerous, both to the working-classes and to the ratepayers, than to supplement insufficiency of wages by the expenditure of public money.

The fundamental doctrine of the English Poor-laws, in which they differ from those of most other countries, is that relief is given not as a matter of charity but of legal obligation, and to extend this legal obligation beyond the class to which it now applies—namely, the actually destitute—to a further and much larger class—namely, those in receipt of insufficient wages—would be not only to increase to an unlimited extent the present enormous expenditure, but to allow the belief in a legal claim to public money in every emergency to supplant, in a further portion of the population, the full recognition of the necessity for self-reliance and thrift.

It is clear, therefore, that the Poor-law authorities could not be allowed without public danger to extend their operations beyond those persons who are actually destitute, and for whom they are at present legally bound to provide. It would seem to follow that charitable organisations, whose alms could in no case be claimed as a right, would find their most appropriate sphere in assisting those who have some, but insufficient, means, and who, though on the verge of pauperism, are not actual paupers, leaving to the operation of the general law the provision for the totally destitute.

It is, however, important not to ignore the fact that, even in the case of the destitute, whose maintenance the Poor-law authorities avowedly take upon themselves, there is a great disposition on the part of charitable persons, in what may be known to be deserving cases, to add to the minimum relief granted as a matter of legal obligation. At the same time, so long as the almoners of charities know that the amount of any allowance made by them to a poor family will be considered by the Poor-law authorities in determining the scale of outdoor relief, they are likely either to withhold the money altogether, as only given in alleviation of rates, or (what is more probable) to give it without the knowledge of the local authorities. The first course stops the flow of charity; the second is demoralising and opens the door to many abuses. The best means to meet the difficulty would seem to be, that in all those cases where the Board of Guardians are granting relief—and in all such cases the relief must, by law, be adequate—the almoners of charities should abstain from giving food or money, or supplying any such articles as the Guardians are themselves strictly bound to grant and especially from giving their charity in such a manner as would constitute a regular increase of income. If the charitable agencies wish to interpose at all in such cases, they should confine their assistance to donations of bedding or clothing, or any similar articles which the Guardians may not consider themselves bound to provide at a particular moment, and which can be easily distinguished from other relief. It may be well to add that Boards of Guardians cannot legally give relief.

1. In redeeming tools or clothes from pawn,
 2. In purchasing tools,
 3. In purchasing clothes (except in cases of urgent necessity),
 4. In paying the cost of conveyance to any part of the United Kingdom,
 5. In paying rent or lodging,
- so that assistance rendered for any of these purposes will not interfere with the action of the Guardians.

The general principle to be borne in mind seems to be that the obligations of the Guardians should not be curtailed, and that where the

Charitable Associations consider it within their province to deal at all with persons on the parish lists, they should do so not by affording additional means of income, but by supplying once for all such articles as do not clash with or overlap the relief administered by the Guardians. It should, however, be clearly understood that no invitation is suggested to the charities to come, even in an indirect way, to the assistance of those for whom the Guardians are bound 'to provide adequate relief.' What is suggested is, that where the charities, as a matter of fact, do come in contact with that class of poor, they should act on the principles indicated, and, as far as practicable, in concert with the Guardians.

A cordial understanding between the Poor-law authorities and the Charitable Organisations based upon arrangements of the kind suggested, does not appear to be hopeless. It remains to consider by what means such an understanding can be brought about.

The first point is, that there should be every opportunity for every agency, official or private, engaged in relieving the poor to know fully and accurately the details of the work performed by all similarly engaged. The lists of the relieving officers would form the natural basis for the necessary information. No funds are at the disposal of the Poor-law Board with which they could appoint a staff and provide offices for organising a general registration of Metropolitan relief. Other means must, therefore, be sought for providing that a public registering office should be established in every large district, where registers should be kept of all persons in receipt of parochial relief, with such particulars attached as might guide others in their inquiries. The clergy of all denominations, and the representatives of all the charities in the neighbourhood, should be invited to send in their lists to such offices and to make themselves acquainted with the other lists deposited there, by which means an accurate dictionary or reference book might be framed, which would supply the necessary information about almost every person who had once received relief, either parochial or charitable. In the absence of any sufficient legal power in the Poor-law Board to enforce an organisation of this kind, the working of the plan must mainly depend on the voluntary action of the Guardians and of the various charitable bodies, but the Poor-law Board will be happy to afford any aid that may be in their power, and to authorise such expenditure as may fall within legal limits. They would be prepared—

1. To authorise the Guardians to print weekly lists, containing the names and addresses of outdoor paupers, and the sums given in relief in each case.
2. To authorise any reasonable remuneration for extra work to officers whom the Guardians may employ to carry out this arrangement.
3. To instruct their inspectors to facilitate the communication between the official and private agencies, where such interposition may be of any service, and to assist in systematising as far as possible relief operations in various parts of the Metropolis.

It is evident that the suggestions made may be acted upon in all those Unions where the Guardians may be prepared to adopt them, without waiting for the adhesion of any Union which may be less disposed to co-operate in the scheme. The successful working of the plan in even a few of the largest and most pauperised districts would in itself be of great value, and undoubtedly secure a similar organisation throughout the Metropolis.

When the means of communication are established, it might be possible to agree on certain regulations which the charities might with much advantage engage to observe, not indiscriminately, or as an inflexible rule, but as a general practice. They might undertake—

1. To abstain from giving money or food to those in receipt of parish relief.
2. To inform the relieving officers of any gifts of blankets or clothing, upon the understanding that these gifts should not be taken into account for the purpose of curtailing the ordinary relief.
3. They might apply to the relieving officer on behalf of all such totally destitute persons whom, in the course of their operations, they might find unrelieved, but who properly fall within the sphere of the relieving officer. On the other hand, when the relieving officers are applied to for relief, and are bound to refuse it because the applicants are not actually destitute in the strict sense of the term, they might pass on the names and addresses to the Charitable Agencies where they think that the cases are likely to fall within the class which the charity undertakes to assist.

It will, of course, be understood that the Poor-law Board have no power in this matter to act beyond granting the necessary authority for the expenditure incurred on a part of the organisation required as described above. They can only invite the various Charitable Agencies and the Boards of Guardians to consider the suggestions which they have made. In 1867 great advantage resulted in the East End of London from the understanding established between the Guardians on the one hand, and the representatives of the Charities on the other, with the co-operation of Mr. Sclater-Booth, then Secretary of the Poor-law Board, and Mr. Corbett, Poor-law Inspector. At the time of the Cotton Famine the Poor-law authorities and the administrators of charities also worked together with great success. These precedents justify the belief that great benefit would result to the Metropolis if a cordial understanding could be arrived at, and arrangements made between all parties engaged in relieving the poor, based on practical and systematic rules, in conformity with the general plan sketched in this Minute.

GEORGE J. GOSCHEN, *President*.

POOR LAW BOARD, *November 20, 1869.*

CHARITY ORGANISATION SOCIETY,
15 Buckingham Street, Adelphi, W.C.

THREE FRIENDLY SOCIETIES.*

INDEPENDENT ORDER OF ODDFELLOWS, MANCHESTER
UNITY (1812). Offices, Grosvenor Street, Chorlton-upon-Medlock,
Manchester.

Object.—The payment of a sum at death of member or member's wife; the relief of members in sickness, old age, or distress (including medicine and medical aid in sickness); temporary help to their widows and children, and to members travelling in search of employment.

Management.—By a Committee, composed of deputies appointed by districts, three officers (grand master, deputy grand master, and corresponding secretary), last past master and nine directors.

Admission.—Any respectable person who is not under 18 years of age,† nor over 45, he and his wife (if any) being in a sound state of health, after undergoing medical examination, and producing certificate of birth, may be proposed in any lodge by a subscribing member. Districts vary as to their rules for the payment of the entrance fee, but no person can be admitted into a lodge room until the whole sum is paid, one half at time of proposition.

Contributions and Benefits.—By general law lodges have power to admit members of 18 years and upwards at one uniform rate of entrance fee, 2s. 6d. Some lodges charge a higher entrance fee, but none exceed 10s. Contributions graduated according to age. There are various tables of contributions and benefits (for which *see* Rules); those adopted by the North London District Branch, which comprises all lodges within 5 miles of King's Cross (Secretary, Thomas Taylor, Ormond Mansion, Great Ormond Street, W.C.), rise by additions of 2s. or £2, from Table A—8s. full and 4s. half sick pay, £8 at death, £4 at wife's death, for a monthly payment of from 1s. 2d. to 2s. 6d., according to age—to Table G, in which the benefits are 20s. and 10s., £20 and £10, and the payments from 2s. 11d. to 6s. 4d. The sum at death may be raised to £200 by additional subscriptions. *Extra Benefits.*—Districts may adopt tables giving Benefits up to £1 per week in sickness, and a corresponding sum at death. The latter may be raised to £100 by charging additional subscriptions. *Travelling Relief.*—Member possessing a proper travelling card may, on presentation, receive relief in any district he passes through. Districts pay not less than 1s. 3d. per traveller per day. Members falling sick or dying on travel can, in accordance with certain rules, obtain the ordinary relief in the one, or funeral benefit in the other, case. *Widow and Orphan Fund.*—It is optional with districts or lodges to have this fund; and no member is compelled to subscribe. Members forfeit no privileges by joining the army and navy. Members becoming blind, lunatic, or inmates of workhouse are still entitled to benefit subject to certain conditions specified in the Rules.

Funds.—On January 1, 1895, the aggregate amount of funds belonging to the branches of the Order amounted to £8,754,754.

Members (Jan. 1, 1896).—751,167; juveniles, 102,016. Sec., Mr. Thomas Collins, Manchester Unity Offices, Grosvenor Street, Chorlton-on-Medlock, Manchester.

* The entries in this paper have been officially revised by the Societies concerned.

† Districts have power, under the Friendly Societies Act, 1896, to receive members at the age of 1 year, but such members are under certain restrictions until 18 years of age.

ANCIENT ORDER OF FORESTERS (1834).

Object.—To establish Courts and Districts for securing for members, their wives, children, fathers, mothers, brothers or sisters, nephews or nieces, or wards (being orphans), a weekly allowance during bodily or mental sickness or other infirmity, in old age (meaning any age after 50), or in widowhood; for relieving or maintaining orphan children of members during minority, and providing medical aid for their wives or children; for providing a sum at death of member, or of wife or child of member, or of his widow; for relief or maintenance of members when travelling in search of employment, or when in distressed circumstances, or in case of shipwreck or loss or damage of or to boats or nets; for endowment of members or their nominees at any age, and for superannuation for members and their children.

Management.—The Order consists of a High Court, Executive Council, Subsidiary Foreign or Colonial High Courts, District Courts, and Subordinate Courts, each governed by its own officers. The High Court consists of delegates from the various courts and districts.

Admission.—Any person, partially paralysed, of unsound constitution, in ill-health, or who has lost a foot, a hand, or an eye, or a leg, or an arm, or who is suffering from a rupture, or who bears a bad character, leads a dissolute life, &c., is ineligible. Persons not afflicted as above, and above the age of 18 and under 40 years, may, on being duly proposed and seconded, be initiated. Courts, in many instances, admit persons at 16 years of age as probationary members at the same contributions as members of 18 years of age, or at lower contributions and benefits until 18 years of age. Sick and funeral benefits begin after six months' membership, if entrance fee and contributions are paid up. Birth and medical certificates required. Honorary membership, 10s. 6d.

Contributions and Benefits.—By 'General Law,' courts and districts have power to admit members of 18 years and upwards at one uniform rate of entrance fee, 1s., or more if advisable. Contributions are graduated according to age, and further vary according to the table of contributions and benefits members belong to. There are five of these tables. Table I.—The full sick allowance is for the first six months, half sick allowance for next six months, and quarter sick allowance for rest of sickness. Table II.—Full sick allowance for first twelve months, half sick allowance for next six months, and quarter sick allowance for rest of sickness. Table III.—Full sick allowance for first six months, half sick allowance for rest of sickness. Table IV.—Full sick allowance for first twelve months, half sick allowance for rest of sickness. Table V.—Full sick allowance for first six months, three-quarters sick allowance for second six months, half sick allowance for rest of sickness. Thus full sick allowance may be 6s., 7s., 8s., 9s., 10s., 12s., 14s., or more, per week; the sum at a member's death from £6 upwards; at his wife's death from £3 upwards (*see* the 'General Laws,' published and sold by the Executive Council, Oak Lodge, Constitution Road, Dundee). For the 6s. sick allowance under Table I. contributions vary from 2s. 9d. a quarter between the ages of 18 and 21, to 4s. 6½d. between 37 and 39. **Travelling Licence.**—A member in search of employment may be granted such, accompanied with six or more prepaid cheques of the value of 1s. 3d. each. Members must be clear on the books, and twelve months' members before entitled to this benefit. **Widows' and Orphans' Funds.**—Districts or courts may form funds for the relief or maintenance of the widows or orphan children of members contributing to such funds. **Funeral Benefit.**—£8 may be secured at death of member, and £4 at death of member's wife by payment of, from 18 to 21 years of age, 10¾d. a quarter, to, between 37 and 39 years of age, 1s. 7d. a quarter. Benefit increasing according to payments to £20 at member's death, and £10 at members' wife's death.

£1 may be assured on death of a member by an annual payment during his lifetime (if 18 years of age) of $3\frac{1}{4}d.$, increasing, up to 50 years of age, to $10\frac{3}{4}d.$ The like sum may be assured at death of member's wife during husband's lifetime by an annual payment of from $3d.$ to $8\frac{1}{2}d.$, according to age. A sum of from £4 to £10 may be assured at death of member's wife by an annual payment during her lifetime (if 18 years of age) of $1s. 3d.$ to $3s. 7\frac{1}{2}d.$ (if 50 years of age). Contributions increasing according to age up to 50 years. Payments for pensions beginning at 65, as per Certified Tables.

General Summary, 1895.

Number of Districts	Number of Courts	Number of Adult Benefit Members	Number of Widow Members (for Funeral Benefits)	Number of Honorary Members	Worth of Court Funds	Worth of District Funds	Other Funds (including Juvenile Societies)
268	4,883	726,777	18,424	20,433	£ 4,691,350	£ 680,320	£ 245,360

Permanent Secretary, T. Ballan Stead, Oak Lodge, Constitution Road, Dundee.

Juvenile Societies. — Connected with the adult branches are 1,679 Juvenile Societies, having 122,670 members, and £164,890 in funds, which admit children (both sexes) from one day to 16 years old. Contributions vary according to benefits. By a payment of one penny per week children between the ages of four and eight years will receive medical attendance and medicine in case of sickness, and £2 funeral benefit is paid. As the members grow older higher contributions are charged and the benefits are increased. Thus a member, between 14 and 16 years of age, by the payment of $3d.$ per week, can, when sick, receive medical attendance, medicine and $6s.$ per week for first 26 weeks, and $3s.$ per week during remainder of sickness and £6 would be paid at death. At the age of 16 or 18 provision is made for transferring members to the adult courts.

Courts for Females (adults) have been established to provide benefits in sickness and at death in the same way as in the case of the adult male courts. Eighty-six courts now open in the United Kingdom and seventeen abroad.

HEARTS OF OAK BENEFIT SOCIETY (1842). Offices, 17 Charlotte Street, Fitzroy Square, London, W.

Object. — To relieve members during sickness, and members' wives lying-in; insuring money to be paid on death of member, or for funeral expenses of member's wife, and for insurance against fire of the tools or implements of the trade or calling of members.

Management. — By a Board of 200 delegates, elected annually, and a Committee of 50 free members, 25 elected annually, and Sectional Sub-committees.

Admission. — Meetings are held at the Society's House, from 7.30 to 9.30 p.m. every evening (except Saturday and the 29th, 30th, and 31st of the month) for admission of members. Miners are not admitted. Candidates must be over 18 and under 30 years of age, and in receipt of $24s.$ per week. Medical examinations necessary in all cases; free examinations at the Society's House every evening. Candidates who cannot attend personally must produce a medical certificate. Entrance fee, $2s. 6d.$ Candidates over 27 years of age are required to produce a certificate of birth.

Contributions and Benefits.—Subscription is a fixed rate of 7s. per quarter for expenses of sickness and management, and an additional sum to meet the other expenses, such as funerals, lyings-in, and loss by fire. Total average payment is under 10s. per quarter. A member is free and can receive full benefit after a year. *Sick Benefit.*—For free members, during sickness, 18s. per week for 26 weeks; if the illness continues beyond this time half-pay is granted for another 26 weeks, after which the member is entitled to relief from further contributions, and to a pension payable according to the following rates:—If a member under six years, 2s. per week; if a member six years and under eight years, 3s. per week; if a member eight years and upwards, 4s. per week. Any member from age 60 years and upwards is allowed to earn a sum not exceeding 12s. per week. If sickness occurs before member is free, he is entitled to the following benefit: If a member under three months, 2s. 6d. per week; over three and under six months, 6s. per week; over six and under nine months, 9s. per week; over nine and under twelve months, 12s. *Funeral Benefit.*—On death of a free member, £20. If death occurs before member becomes free: If a member more than six and less than nine months, £6; more than nine and less than twelve months, £12. On the death of a member's wife half the above rates are granted. *Lying-in Benefit.*—Free member's wife is allowed £1. 10s. on production of marriage certificate and certificate of birth signed by the surgeon or midwife. *Loss by Fire.*—Compensation to an amount not exceeding £15. This Society is the largest centralised benefit society in the kingdom, and is distinguished from the affiliated orders by the fact that there are no lodges or courts, the whole of the business being transacted at the Society House in London. It has voluntary unpaid associations of its members throughout the kingdom.

Convalescent Home Benefit.—A new rule creating a Convalescent Home Benefit has lately been passed. Each member of the Society is required to pay a contribution of one penny per quarter, and any member who has been on the funds for a certain time, and who has been recommended by his doctor for change of air, may apply for, and, if the application is satisfactory, obtain assistance to enable him to obtain the advantages of residence in a Convalescent Home.

Members (1895).—205,748.

Income (1895).—£458,529. 8s. 1d.

Reserve Fund.—£1,608,224. 17s. Sec., Thos. W. Galloway, C.A.

HEARTS OF OAK JUVENILE BENEFIT SOCIETY (1887), 17 Charlotte Street, Fitzroy Square, W.

Admission.—*Class 1.*—Contributions, 2s. 6d. per quarter; sick pay, 5s. per week; death money, £5. *Class 2.*—Contributions, 5s. per quarter; sick pay, 10s. per week; death money, £10. *Class 3.*—Contributions, 7s. 6d. per quarter; sick pay, 15s. per week; death money, £15.

Management.—By Committee of gentlemen, consisting of the Committee of the Hearts of Oak Adult Benefit Society. Bankers, Post Office Savings Bank.

Members (1895).—10,569.

Income (1895).—£10,113. 2s. 8d. Reserve Fund, £19,749. 17s. Treasurer, W. Wanless; Secretary, Thos. W. Galloway.

CHARITY ORGANISATION SOCIETY,
15 Buckingham Street, Strand, W.C.
1896.

A SAFE ANNUITY.

I WANT to show you how young people can spend part of their wages in providing for the time when they can work no more, the 20 or even 30 years they may live after the age of 60. Because it would make people feel so comfortable and independent to know that by their own efforts they had provided their old age with an income of, say, 8s. to 10s. a week. And this much people in receipt of tolerable wages might do before they get to 35.

An annuity of £1 means £1 a year for life. A premium is the sum you pay for this.

By paying for the annuity many years beforehand, you get it very cheap. You should buy at least 13 of these £1 annuities, one or two a year, according to what wages you get. £13 a year is 5s. a week.

By paying rather more for your annuities, at the Post Office, you get them on what is called the 'returnable scale,' that is, if you wish to change your mind, your money is returned to you, or, if you should die before your annuities begin, it is returned to your relatives.

If you ask at the Post Office in the nearest town, you will get a paper, which the postmaster will show you how to fill up.

You settle, yourself, how many years hence you wish your annuity to begin, whether after 20, or 30, or 35 years. Of course, the longer the period the less you pay, so that I advise every one to begin while they are young.

After that you only have to go on putting money into the Savings Bank, and the Post Office will buy the annuities with it, according to your directions, without any more trouble on your part, until you have bought what you think will keep you comfortable in the future.

If you get good wages, say £18 per annum, you might save enough, by the time you are 40, to ensure getting £26 a year when you begin to get old.

I will quote what Mr. Besant says about this for young men: 'A young man between the ages of 18 and 25 can purchase an annuity of £1, to begin 35 years afterwards, for a sum varying from £3. 10s. to £2. 13s. 11d. If now he buys each year for eight years running—the years when he ought to have no wife, children, or incumbrances—a deferred annuity of £2. 10s., he will have to pay for it £8. 15s. the first year, something less the second year, and the eighth year only £6. 8s. 2d. Then at the age of 53 he will begin to draw an annuity of £2. 10s. a year, or 1s. a week; at 54 it will be 2s. a week; and at the age of 60 it will be rather more than 10s. a week. In other words, the first year he must put by out of his wages 3s. 4d. a week—a very considerable sum; but then he is only a lad, and ought to spare so much from his pleasures. In the eighth year he has only to put by 2s. 6d. a week. Consider: this done, he may reflect that his old age is assured.'

Now even if a girl cannot put by as much as this every year, and even if she wants to be able to get her money out again, should she wish it, still I think, by the age of 30, a young woman in service may have secured for herself a provision for old age. I am sorry to say girls have to pay rather higher premiums than the men, because there is a greater chance of their living to be very old: but is not this very fact a strong reason why women should provide for this long old-age time?

If a girl goes out early to service, she may be able, at the age of 18 to 22, to buy each year a £1 annuity (perhaps even more), to be paid to her 40 years after.

At 18 she pays £5. 1s. for it (on the returnable scale), and each year she pays a little less, till at 22 she pays only £4. 9s. When she gets to the age of 23, I advise her to begin buying each year, for eight years, a £1 annuity to come in after 35 years. When she is 23 the price of one will be £5. 14s. 3d., and each year she gets it cheaper, at 29 she can buy one for £4. 13s. 11d. Now without further trouble on her part, beyond taking care of her Savings Bank book, she may count on receiving at age of 57 £1, at 58 £3, at 59 £5, at 60 £7, at 61 £9, at 63 £12 a year, for as long as she lives. If she lives to 90 she will get £33 for her £5. 1s.

But supposing, as she gets on in life, she sees an opportunity of making money by keeping a shop or any other business, she may withdraw all this sum, which will probably come to between £60 and £70, and, if she is prudent, may hope to turn it over a few times before putting it back into her annuity fund, as I hope she will eventually do. There is this to be said for buying your annuities on the 'non-returnable scale,' not only do you get them much cheaper, but you cannot be tempted to get the money out, and dribble it all away, and get no good out of it.

I advise you to put by every pound and shilling you can possibly do without, and have a money-box for the odd pence. A shilling I save myself is worth more than a shilling given me: I can feel proud of the one, but perhaps a little ashamed of the other. People who have savings feel much more independent and dignified than those who take no care, and lose everything.

I do not mean to say anything against helping others; some people cannot put by anything, because they are helping their parents. But I do say, before you sacrifice yourself for any one else *but* parents, you should first consider whether it is for the *real* good of the friend or relation, and whether the money will be well spent; if you are sure of this, then be generous.

Try to understand the Post Office Tables, so as to explain them to your friends; they are not difficult.

And now to show you what people can do, even if quite poor, and no longer young, I will tell you what has actually been done by a poor farm-servant I know of, who can neither read nor write, but has lived from her earliest childhood in small farm-houses—a woman dull in intellect and uncouth in appearance, manners, and speech, and whose wages never exceeded £12 per annum. This woman never heard of the Post Office Savings Bank till she was over 40 years of age: then the sturdy independence of her character came into play, and it became her ruling passion to provide for the time when she should be unable to work. She deposited in the Post Office Savings Bank £8, year by year, until the age of 67, when she left the place where she had lived over 20 years. Her savings, with interest added, amounted to £156; with £146 odd, she bought an immediate annuity of £14 per annum; she took a small house at 1s. 6d. a week, bought a little furniture, and her house is now a model of neatness and comfort; there is a garden to it, which she works herself, and there is not, in her own opinion, a happier or more independent woman than she is. Of course she still lives hard, as she has always been used to do.

Now surely most girls nowadays could do much better for themselves than this—earning better wages, and beginning younger.

IT IS CHEAPER.

It is said to be becoming more and more the fashion in these days, among the working-class population of London, to purchase all their goods at what is commonly known as the 'slop shop.' The boot-maker, who formerly turned out a decent pair of boots, for which he charged a price which gave him a fair profit, now finds that the customers are not so frequent at his shop and that the trade is going to the opposition down the street, where the article supplied is to his own knowledge not so durable, and he consequently lowers the standard of the article he supplied, with the result that he gets back the trade, and his customers learn after a spell of wet weather that there are other substances than leather out of which boots can be made, and then begin to wonder whether it is wise to put faith in boot-makers.

The same criticism is found applicable to other necessary articles, and suggests the idea that it is not always advisable to buy in the cheapest market, especially when the articles purchased are intended for your own consumption.

Now this principle of buying in the cheapest market has been carried a great deal further, and affects not only the purchase of daily necessities, but also touches municipal matters. Naturally one of the principal things that makes ratepayers grumble is to find that the demands on their pockets are gradually rising, and the representatives elected by the ratepayers are supposed to bear in mind one fact above all others, namely, that the rates are not to be increased. The consequence is that Guardians of the Poor (to take one body among the many local bodies) accept the lowest tender for any works that have to be done, with very little regard to the reputation of the contractor for good or bad work; they say, 'We have to save the ratepayers,' and they do not consider that the quality of the work may be such that it will have to be repeated more frequently than if it was done in better and more expensive style. In trying to get three sixpences for a shilling they often succeed in getting only one; but, for the moment, they are satisfied that the wishes of their constituents have been carried out and that as little as possible of their money has been spent.

In ordinary matters of commerce the fallacy of this is very soon evident, but the public forgets to quarrel with its representatives for an action which may have taken place three years ago, and only asks that it shall not have to pay more when the next occasion arrives. This callousness of the public increases when the effect of doing what appears to be the cheapest thing at the moment is not apparent for a greater number of years, and is nowhere more evident than in the ordinary relief work. It costs, for instance, say five or six shillings a week to maintain an individual in the workhouse, and Guardians jump to the conclusion that it will be very much better for the ratepayers to give to that individual 2*s.* 6*d.* a week outdoor relief; the particular applicant has no doubt at all that it is much better for *him*, and the arrangement is concluded to the satisfaction of everybody all round. One small fact is, however, entirely lost sight of, namely, that if you take an

individual into a workhouse in a state of destitution he or she will, unless past work or otherwise incapacitated, take the earliest opportunity of getting free from the restraint which is imposed, whereas, if outdoor relief, which imposes no restraint, is given the tendency will be entirely the other way, and the demand upon the ratepayers' pockets will be continued as long as possible. In addition to this, a fair and unhesitating offer of the house will often prevent an individual from coming upon the rates at all.

Another example of this kind, and one which is less likely to be noticed by the public, for the effect of the wrong policy is often not apparent for a number of years, is the case of a widow with say four children.

In the position in which women's wages are now, it is evident to any one that it would be impossible, or almost impossible, for such a family to exist, especially if the children are young, which is frequently the case in the poorer unions of London, where women are married at a very early age. It is equally evident that, for the moment, it is cheaper for the ratepayers to give such a woman 2s. 10d. a week (and this is actually being done at the moment) than to take, say, two of her children into the workhouse schools at a cost of, say, 5s. a week each, and leave the mother to support the two others. On the other hand, it is apparently never taken into consideration that directly an applicant is given some relief, for which no sacrifice is demanded, the sense of the necessity of making an effort towards becoming self-supporting is thereby weakened, and the longer relief is continued the greater becomes the tendency to rely upon it. The children, as they grow up, are educated in the same idea, and a family of paupers is thereby created, who in their turn come upon the rates to be treated in the same way.

Another instance of the disastrous effects of this policy should not be left unmentioned. Most workhouse infirmaries are more or less made use of by single women in order to get through a confinement. After her recovery the woman in most cases takes her discharge and vanishes for a year or so with her child; but in some cases she will apply to the Board for leave to go out and look for work, leaving the baby chargeable to the parish; the Guardians, seeing an opportunity of getting one pauper at least off their hands for a little time, let her go for a month, which they can renew for a longer period if they choose. The result not infrequently is that the woman returns after she has had sufficient holiday and presents the ratepayers with another little pauper for them to take care of, and the process is gone through again.

One would think that fifty years of Poor-law administration would have been sufficient to show the fallacy of pursuing such a policy as is above described; but Experience has many dull and inattentive scholars in her academy. Things go on in the old bad way until some energetic ratepayer has the pluck to come forward and run the risk of a few hard words from his neighbours by telling them that the cheapest market is not always the best, and that, whatever happens, you cannot make a silk purse out of a sow's ear.

DISTRICT VISITING.*

I HAVE assumed throughout this paper that most district visitors feel a certain dissatisfaction both with district visiting and with systems of relief as they exist, even where such systems are best organised. Some may think that there is too much relief given, some that there is too little, others that what is given is of the wrong kind. I believe, also, some visitors feel that their spiritual influence is interfered with in different ways by the unsatisfactory character of the temporal relief. To some of them it seems incongruous to carry tracts in one hand and coal-tickets in another; to others, that carrying either, still more carrying both, as a matter of course, shuts them off from true intercourse with the best kind of working men and women; others, again, feel that carrying tracts without coal-tickets when the grate is empty seems a little like want of sympathy; and others that carrying coal-tickets without tracts is treating the poor as if they were only concerned with the outside things of life.

However earnestly our clergy have desired to solve this problem of how to deal wisely with the temporal condition of their flocks, it remains a problem still. However tenderly our visitors have mourned over it, as it affects hundreds of individuals, it remains mournful still. What prospect is there of its being vigorously studied with a view to solution, or even to radical improvement, by those who have power to effect improvement? Busy, overworked clergymen, with services and sermons, and churches and schools, and thousands of souls to see to, have inherited systems of relief in their parishes which they hardly have time to reform, and the gigantic pressure of daily duty perpetuates many unwise plans, though many, I am well aware, are being abolished. How far the best still falls below what they would like to see, let the clergy themselves say. I believe most of them, if asked, would reply, 'I have tried honestly to make my system of relief as satisfactory as I could, but it is far from my ideal.' And this is so from another cause. You can never make a *system* of relief good without perfect administration, far-sighted watchfulness in each individual case; and this is specially true in an age in which bad systems of relief have trained the people to improvidence. Given your entirely enlightened clergyman, he cannot in a large London parish do much more than see to his people when the crisis of distress has come. He cannot watch over them before it comes; yet it is then that distress is preventable. On whom does the continuous watchfulness devolve at best? Visitors, young, inexperienced, untaught, undertake districts; they find themselves part of a system, and follow in its lines; they meet individual cases of want, improvidence, disease, and though they know little themselves how to deal with such, they hesitate to make calls upon the time of a too busy clergyman, kind as he is in helping, gladly as he would reply to a practical question about the individual; they cannot talk out with him radical means of dealing with the root of such evils. What can they do? They give or withhold the soup-ticket or the shilling. Has the clergyman usually

* This paper has been slightly altered from one which was read on the 4th of May, 1876, to a meeting of District Visitors and Clergy at the Bishop of Gloucester and Bristol's house in London.

time? Has the visitor often knowledge to do much more than deal with the individual question of relief or no relief at the moment in the special case?

And yet the problem has become appalling, gigantic: viewed in its entirety, it might make us almost tremble.

Statesmen, philanthropists, political economists, try their hands at it, or rather their heads. Do they succeed better than the clergy and the visitors? Do they not often succeed worse? For the clergy and the visitors at least bear witness to the poor of sympathy with them, and deal with the wants round them practically; while the theorists, let their theories be ever so excellent, somehow stand so far off that they bring little practically into operation. Who does not know of good laws passed which are nearly inoperative because not enforced by brave persons face to face with the evils which should be removed by them? Who does not know of sound principles of political economy clearly enunciated to those unconcerned by them, which never reach the ears of those whose lives they deeply affect, still less are brought before them by those whom they would heed or trust?

Now these two classes, the studious, more leisurely, generalising thinkers, and the loving individualising doers, need to be brought into communication; and that is what in this paper I wish most emphatically to enforce. Each has knowledge the other requires: separated, they are powerless; combined, they may do much. For I have drawn miserable pictures of the weakness of both; but see on the other hand what each has of strength. The clergy have all that is pitiful, all that is generous in the hearts of their richer parishioners on their side—the power of calling out workers from among them, the power of directing a large part of their alms, the distribution of money, the leadership of the men. Besides these they have the enormous accumulated knowledge of the poor, gathered in long years of intimate observations of them in their homes—a mass of information over which they may not have much time to brood, and from which they may not be in the habit of generalising; yet what might not the theorists learn from it?

And the visitors. I have called them inexperienced, and I might have added that their work is less valuable in many ways because it is intermittent; but pause to think what these visitors are and might be. Hundreds, perhaps thousands, of gentle, earnest, duty-doing souls, well born, well nurtured, well provided for, possibly well educated, turning aside out of the bright paths which they could pursue continuously, to bring a little joy, a little help, to those who are out of the way. A voluntary gift this, if a very solemn duty. I have heard persons who give their whole time to the poor speak a little disparagingly of these fleeting visits, and young girls themselves, fevered with desire to do more, talk rather enviously of those who can give their time wholly to such work; but have they ever thought how much is lost by such entire dedication?—or, rather, how much is gained by her who is not only a visitor of the poor, but a member of a family with other duties? It is the families, the homes of the poor, that need to be influenced. Is not she most sympathetic, most powerful, who nursed her own mother through the long illness, and knew how to go quietly about the darkened room; who entered so heartily into the sister's love and marriage; who obeyed so perfectly the father's command when it was hardest? Better still if she be wife and mother herself, and can enter into the responsibilities of a head of a household, understand her joys and cares, knows what heroic patience it needs to keep gentle when the nerves are unhinged and the children noisy. Depend upon it, if we thought of the poor primarily as husbands, wives, sons, and daughters,

members of households, as we are ourselves, instead of contemplating them as a different class, we should recognise better how the house training and high ideal of home duty was our best preparation for work among them. Nay, to come down to much smaller matters than these family duties, to the gladness of party, ball, and flower show, I believe these too, in innocent and happy amount, when they brighten the eyes and bring the ready smile to the face, and make the step free and joyous, prepare us to bring a gleam of sunlight into many a monotonous life among the poor. What, in comparison with these gains, is the regularity of work of the weary worker, whose life tends to make her deal with people *en masse*, who gains little fresh spring from other thoughts and scenes? For what is it that we look forward to as our people gradually improve? Not, surely, to dealing with them as a class at all, any more than we should tell ourselves off to labour for the middle class, or aristocratic class, or shopkeeping class. Our ideal must be to promote the happy natural intercourse of neighbours—mutual knowledge, mutual help, of a kind, certainly, but not this professed devotion of a life; and it will be better from the beginning to mould our system so that it shall bear witness of what it ought to become. If we establish a system of professed workers, amateur or paid, we shall quickly begin to hug our system, and perhaps to want to perpetuate it even to the extent of making work for it. Well, here we have, then, our wonderful company of visitors full of real care for the people, with time and intelligence to apply the wisest principles, did they but know them, with fullest thought to individual cases; capable of inspiring confidence, of winning allegiance; of getting those whom they visit to understand what is best for their future, and to make up their minds to do it. Is not this precisely what is needed—the individual thought which can apply the wise principles, the love which can influence the wills which should be brought into harmony with those principles? Then turn to consider how these principles are now being thought out, with what painstaking devotion, what science, what accuracy some of our greatest men are studying them. What a mass of information they have accumulated! How, day by day, they are learning to explain better the meaning of it all! Think of the doctors, the legislators, the Poor-law reformers, the advocates of co-operation, the members of the Charity Organisation Society, how they examine, study, and expound. Once, duty to the poor was supposed to consist in giving large alms; once, self-sacrifice and devotion were thought sufficient qualifications for a worker among the poor; now it is seen that to these must be added the furthest sight, the wisest thought, the most self-restraining resolution, to make a useful worker.

These two classes, gentle doers and wise thinkers, stand far apart, yet, if they could be brought into close communication, both would gain much; the people for whom they are both labouring would gain much more. In what follows I have tried to show how such a communication might be made a practical reality. The scheme described is not based wholly on theory, but has substantially been in operation in a district of Marylebone for some years, and has been lately adopted by two other districts.

To effect a union, to establish communication with so numerous a body as the district visitors of London, would be in itself difficult. The difficulty is increased by the fact that they are not only a very numerous, but very changeful body; not only does death, marriage, or migration take them wholly away, but they are often interrupted by temporary absence from home, household duties, illness, and this far more than would be the case with paid workers, their district work being only a secondary, though a very real, duty. These incessant changes could never, without enormous labour and much likelihood of confusion, be registered at one

centre ; and this necessitates that the visitors must be dealt with by certain selected persons, who may be local leaders or centres. Large numbers of them are already gathered in district groups, round various churches and chapels. My first very natural thought was to ask the ministers of those churches and chapels to accept new duties towards their visitors, to bring before them whatever it might seem to the theorists ought to come under their notice, and to transmit to the theorists any individual problems quite too hard for solution in the locality, and to be ready to furnish other information to visitors on questions affecting the temporal condition of their people. But it was obviously impossible to ask hard-worked London clergymen and ministers to undertake additional work, especially such a work as this. For its whole value would depend on the constant, living, detailed interchange of information. And besides, though the district visitors attached to churches and chapels are by far the most numerous bodies to be enrolled, there are other groups which it is important to secure, and there are also individual visitors to be enlisted who might be ready to help with tangible work, and not prepared to take spiritual work. And this is another reason for not asking the clergy to take up the task. On the whole, then, it appears to me best to suggest leaving the question of all spiritual and moral work exactly where it is—where it almost must be—gathering round the clergy and ministers ; everything affecting it being referred to them, and of course all funds and charities now in their hands being, as hitherto, managed and distributed wholly under their direction ; but at the same time to ask them to consider whether they could single out some one from each ecclesiastical district, or from any given group of visitors, who should be a secretary to the others—a means of communication between them and the people dealing as officials or theorists with questions affecting large bodies of the poor.

I will describe what I think such a secretary should be and do.

She need at first have no special knowledge of laws affecting the poor, institutions established for them, or the principles of action which those who have thought most on the subject unite in thinking best. Ladies furnished with such knowledge would not be found in many districts, and though such information would doubtless be of immense value, it would not be essential to secure it at first, as a great deal would be rapidly acquired by anyone holding the post of which I speak. She ought to have a good deal of time for writing and seeing her fellow workers. She need not have time for visiting the poor. In fact, I should advise selecting someone who had experience in visiting them, but was content to resign that work, as I think her full available power should be devoted to her secretarial duties. She should be able, however, to attend regularly at least one meeting weekly of the Charity Organisation Committee of her district. If she has a house of her own, or so much control over one as would enable her to see the visitors often there, it would be a great advantage ; in fact, some way of seeing them frequently and individually appears to me essential. She should be one who, for the greater part of the year, is resident in town ; for though of course a temporary successor could be appointed, or her post left vacant, absences, especially if frequent, would be a drawback to her usefulness. She ought to have tact, gentleness, and firmness. She must be a careful, conscientious woman of business, with clear head, or very methodical ways ; for next to ready sympathy, method will be of all things most necessary to her. Such a secretary should, in that capacity, busy herself only with matters relating to the temporary condition of the poor. She would have relations to her own group of visitors, to the locality in which she lived, and to the metropolis generally. Those to her own fellow workers would be different probably in different cases ; but I suppose she

would help and advise new visitors, tell them of the local charities, consult with them about special cases, register their temporary absence—getting the clergy to fill in such gaps if possible, show them how to keep written records of families under their charge in given form, so as to be of use to succeeding visitors, whether temporary or permanent, and communicate to visitors, new and old, all facts within her knowledge which might be of value to them. With regard to the local organisation, I will not stay to describe in detail the ways in which she might be valuable to the School Board officer, to the relieving officer, to the Inspector of Nuisances, who might learn to look to her for more radical means of help than are at their command, both material and moral, and for information as to details such as rarely reaches officials, and yet might enable them to bring beneficent laws more powerfully to bear on special cases. The secretary should not only avail herself of the investigating machinery of the Charity Organisation Society, but she should, as I said, attend the Committee meetings. There she will learn an immense deal about wise principles of relief, new and important facts of law affecting the people, and the working of various institutions ; in short, she ought to get there nearly all the instruction she requires. She would also be invaluable to the Committee. She would be well acquainted with the principles on which relief is given by those whom she represents, could tell whether they would be likely to make a grant in a certain case, and, approximately, how large such grant would be. She would know, too, how to enlist that individual gentle help which is so often needed in cases coming before the Charity Organisation Society after the preliminary investigation is made, and which the paid agent has neither time nor capacity to give. In fact, for applicants from every street and court and lane in which a visitor was at work, she would know to whom to turn for the personal attention which the Charity Organisation Committee feel they so urgently need. Nor would her services end there. Not only would she obtain the aid of the visitors she represented at such times of crisis in the history of a poor family as those in which they usually apply to the Charity Organisation Society, not only would she be able to supply a detailed report of the past life of the applicants on points which might bear on the Committee's decision, but afterwards, when the decision was made and relief granted or withheld, through succeeding years she would get the people watched over with that continuous care without which right decisions at any particular crisis of life lose half their efficacy ; indeed, she might often avert such a crisis altogether. For instance, she might get the visitors to induce a man to join a provident dispensary or club ; which would be more satisfactory, though not perhaps more necessary, than refusing him aid when he has not done so. Sometimes, when I think of those Charity Organisation Committees so much misunderstood by many because they have so resolutely determined to give no fresh unsatisfactory relief, some of them tenderly pitiful of the poor, some of them a little far off from them, but all trying to help them in thoughtfully considered ways, and of the great current of careless, inconsiderate relief going on unchecked and uncontrolled by them, I feel as if a union between you and them would do more than almost anything else to help the poor. There they are all ready for you in every district of London, asking you to co-operate, asking you to study with them what is best, and you leave them in too many cases to be mere repressors of the grossest forms of mendicity, and by no means organisers of charity. If the plan I suggest were adopted by only a few visiting societies, I delight to think what might be gained by furnishing the Committees with a few gentle workers representing many more, and associated with the charities of the neighbourhood.

But I pass on to consider the relations of these secretaries to the

metropolis. They ought to be supplied with information about the laws affecting the poor—sanitary laws, poor laws, education acts; they ought to get notice of important meetings about medical charities, of new suggestions and arrangements as to the best methods of collecting and storing the earnings of the poor. And how is this to be done? Much of it might even now be done through the Charity Organisation Society. All of it, I hope, will be done through the Society in the future; but the Committees are too busy, too occupied with their daily labour, to deal with this new matter with the fulness of detail which at first it will require; and perhaps they do not everywhere nor always command the full sympathy and confidence of their district. Added to which, I have noticed that people, curiously enough, are more willing to invite information from private persons than from official bodies. Something must be done to meet the wants of a time of transition, and I trust I am not over bold in offering, while the plan is new, to do what I can to fill the gap; but in the future we ought to endeavour to secure that the visitors should be so organised that they can themselves compare notes, and each communicate to each how practical difficulties have been met in particular localities; so organised that facts bearing on their work should reach them swiftly and certainly, and that their experience should be accessible for legislators and reformers.

I have set before you nothing great, nothing grand, no new society, no fresh light even on the problems respecting wiser systems of relief, or their applications to individuals, which you are desiring so much to solve, each in your own parish or court. I do believe those problems to be capable of solution. I do believe that our almsgiving has been cruel in its kindness. It is for the sake of the people themselves that I would see it decreased; yes, even put down altogether. I believe they would be richer, as well as happier, for it. For the sake of the energy of the poor, the loss of which is so fatal to them; for the sake of that intercourse with them—happy, friendly, human intercourse—which dependence renders impossible, seek to your utmost for better ways of helping them. We can give you no general rules which will obviate necessity of thought; singly must your difficulties be met, singly conquered; but see that you throw upon them all available light from the experiences of others, the thoughts of the thoughtful. No new society, no great scheme, have I to urge; only if here or there any one or two of the groups of visitors care to select one among them to be their secretary, and send me her name and address, I will tell her what I can which I think may be helpful to her or them. We might meet, too—we secretaries—now and again, to talk over important questions and strengthen one another; and though I could not possibly find time to deal with difficulties in detail, I might show, or get shown, what plans have been found useful in places which I know. I might help, too, a little about finding employment. I hear of a good many situations of an exceptional kind, and difficult to fill up suitably, and notices of such vacancies I might send on to secretaries, who could find among their visitors some one who would care to spend thought and time in fitting into an exceptional place the person best adapted for it. The large demands for labour are, I believe, best dealt with by advertisement or registry; but there is not any more valuable way of helping individuals than by fitting them in where they are wanted in ways that are not possible except to those who have personal knowledge of candidates. Mere routine notices might thus meet great human needs.

I have spoken throughout this paper of outward means and appliances; I have referred very little to improvement of the lives and spirits of men. This is not because I do not care for those lives and spirits. They are reached, we must remember, in many different ways. A great deal of life

is necessarily spent in getting its surroundings into order, and in London here, this machinery of ours, all the tangible things round us, need a great deal done to them ; it is good for us to be dealing with them ; it tests us better than any words can do. It is very difficult—impossible, I believe—to make the things of this world fair and orderly, to arrange them justly, to govern them rightly, without living very nobly. The right use of money, the laws affecting houses and lands, involve principles which test the sincerity of a man or a nation ; they test it, I say, as words cannot test it. I think our poor see this very clearly, and that, strange as it may seem, the messages about God's nature and about His relation to them come in a strange way through our acts ; more, perhaps, than through our words. This is emphatically so just now. They have heard a great many words, and have been puzzled because our actions have often seemed to them at variance with those words. I know how hopelessly we must fail in any attempt to live up to the unspeakable majesty of His tenderness, and the boundless wisdom of His righteousness ; but even our failure, after sincere trial, brings a message of what He is to His children. Our actions are speaking to them. For this reason I have never felt the execution of the most minute duty with regard to tangible things beneath my notice, and I do not feel that in urging any of you to consider the right settlement of questions of temporal relief, I am asking you to devote yourselves to a task which is otherwise than holy. On the contrary, I have felt that it can only be rightly dealt with by those who are content to carry it on in silent allegiance to One who will judge with further sight than feeble men, who will know what deeper mercy there may be in the act which looks to men harsh at the moment. Indeed, I dare not trust the difficult things there may be to do in refusal of immediate help to any mere reasonable political economist. The generals who can direct the sad retracing of our foolish steps should be those who care for the people because their Father cares, and so desire to make them what He would have them to be ; and the only ones who will have fortitude to bear the misunderstanding this may cause will be those who feel tenderest pity for the people, yet who hear the voice which Browning tells us came to the lonely man who went about the city ways fulfilling his Lord's will among his contemporaries :

How should the people know ?

Forget them, keep Me all the more in mind.

Not a small thing, even in itself, is the dealing with the tangible and soulless things of earth. We may be very proud, justly proud, of the well-ordered spot of earth, the well-spent income, the self-restrained providence, whether they are our own, or whether we have helped another so to regulate the talents entrusted to him ; but the glad pride breaks away, and a deep thankfulness overpowers one, if ever by word or deed one seems to have helped any one to catch even a little glimpse of that mighty Love which enwraps his spirit, uniting it in solemn harmony with all that *is* contained, as well as all that *cannot* be contained, in this wonderful visible world.

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MUNICIPAL WORKSHOPS.

(Reprinted from *The Times* of December 7, 1892.)

To the Editor of 'The Times.'

SIR,—During the past few years we have had frequent mention made of municipal workshops. It has been urged in some quarters that it would be well to establish them, partly to absorb the labour of the unemployed, partly to correct inequalities of employment. The proposal is made in good faith and sober earnest by some of the most trusted and experienced leaders of the working classes, and there can be little doubt that the visions of prosperity and assured work which it conjures up are exercising a certain fascination on the minds of many amongst them. It may well be, should the matter pass unchallenged, that municipal workshops may come to be regarded by an important section of our countrymen as a recognised and desirable remedy for some, at least, of our present distresses. Under these circumstances it may be useful to bring to bear upon the proposal the light of history. The experiment has been tried already, and tried on a large scale, and with all the advantages that enthusiasm and necessity could combine to give. The events connected with it are not yet 50 years old, but so much has happened since that there is danger lest they be crowded out of notice, and the lesson which they have to teach us be never applied to present projects. It is for this reason that I ask permission to set before your readers a brief account of the experiment and its results.

On February 24, 1848, a revolution was effected in Paris which drove Louis Philippe from his throne, proclaimed a Republic, and set up a Provisional Government. That revolution had been partly caused by the extreme depression of trade and the destitute condition of many of the working classes. One of the first acts of the Provisional Government was to issue a proclamation, in which it made the fatal announcement that it recognised it to be the duty of the State 'to guarantee work to every citizen'; in the language of our own day, to provide work for the unemployed. In pursuance of the policy thus announced the Government at once proceeded to decree the establishment of national workshops, and to charge the Minister of Public Works with the execution of their order. These workshops, though called national, were in fact municipal, except in the

important particular that when local resources ran short they were supported by the State. There were workshops set up, I believe, in other parts of France, notably at Rouen, but the main experiment was made in Paris, and to an account of that I shall confine myself.

The French have a genius for organisation. In a few days a plan was matured which, with the necessary modifications that experience suggested, continued in force till the workshops were finally closed. This plan was the production of M. Émile Thomas, a private citizen, who, seeing the embarrassments and dangers that were rising round the first efforts of the Government, tendered his services, and on March 6 was gazetted Director of the National Workshops, and threw into the business an unlimited amount of zeal and devotion. The plan was briefly as follows:—In justice to M. Thomas, it must be observed that he was not responsible for the original concessions on which it was based, but, accepting these, had to see how best they could be carried out in detail. The city of Paris was at that time divided into 12 wards, each under a mayor, whilst all the mayors were subordinated to the Mayor of Paris, whose headquarters were at the Hôtel de Ville. The unemployed man who desired work had to furnish himself with a certificate of domicile from his landlord, get it stamped by the police, and present it at the office of the mayor of his ward. Here it was exchanged for a ticket for work which he carried on to the central office for the direction of the national workshops, which had been established at the Parc de Monceaux. At this office the men with tickets, after due registration and classification, were formed into brigades of 55 men under an officer. This was the fundamental division; the brigades were massed into larger and subdivided into smaller bodies, which need not be detailed here. The brigades were formed of men of the same ward. The whole arrangement was designed to secure discipline, expedite the execution of orders, and facilitate the payment of wages. Work in Paris was confined to residents in Paris. Once brigaded the workman received per diem 2f. when work could be found for him, and 1f. 50c. (soon reduced to 1f.) when it could not. He also enjoyed sick pay (except in hospital), medical aid for himself and family, and the privilege of buying boots and clothing (manufactured in the national workshops) at cost price. The *minimum* age for employment was 16.

The machine was beautifully constructed, but from the first and till the end the difficulty was to find work that it was fit to do, and—if it was not to work to the general ruin—do at a profit. Great engineering constructions require trained and skilful labour; neither can they be devised and set on foot on the spur of the moment. Recourse was therefore had to the simplest forms of manual labour, such as earthworks, levelling, fetching and carrying tools, and so forth; but here the supply of hands was constantly outstripping the demand for them. The continual cry of the director as the brigades kept multiplying under his hands was “Work, more work,” but he got no practical answer to his cry. Meanwhile the work that was done was costly, partly because many of the labourers were tradesmen unfit for the job, partly because many put no heart into their efforts, observing that anyhow some pay was secure. To meet the former

evil the tradesmen were picked out and distributed into separate sets of shops as smiths and carpenters, shoemakers, tailors. But here fresh complications arose, and nothing but the alternative of being struck off the rolls of the brigade altogether persuaded many of the recalcitrants to enter the shops.

Meanwhile the enrolment of fresh brigades was going on apace in many wards. The mayors were besieged with applicants. Private factories came rapidly to a standstill for lack of hands. Either the masters closed them in despair, or the men deserted them because they preferred the chance of public employment, even though at a lower wage. Trade was consequently worse disorganised than before, and the distress increased. The suburbs appealed *ad misericordiam* and were admitted to the privileges of the city. Provincials flocked up in thousands to share in the benefits of Paris. Lodgings, which in January had held about 8,000 or 10,000 persons, by the middle of April were crammed with 30,000. From the crush of numbers it became impossible to check or verify reports, and double entries and various other impostures grew common. The worthy workman waxed indignant at finding himself reduced to live on a State pittance which he could not honestly earn, the worthless wished for nothing better. A class of 'official lazzaroni,' to use the expression of M. Thomas, was being created and fostered by the State. A few figures and dates will show how rapidly things went from bad to worse :—

February 28.—About 8,000 men supposed to be out of work.

March 15.—14,000 men brigaded.

March 20.—Work at last found for 12,000 men (half-time).

March 22.—Cost mounts to 50,000f. per diem.

April 1.—40,000 men brigaded.

April 16.—66,000 men brigaded ; cost 94,500f. daily.

May 25.—87,000 men brigaded.

June 20.—115,000 men brigaded ; credit of 3,000,000f. voted by the Chambers, with more to follow.

By this date the burden had become intolerable, and bankruptcy was staring Government in the face. The Provisional Government had meanwhile surrendered its trust into the hands of the National Assembly which it had convoked. That Assembly had appointed an executive committee, and the committee issued a fresh edict for the regulation of the national workshops. By this edict all single men between 18 and 25 years of age were ordered to enlist in the army ; all residents of less than six months' standing were struck off the list ; a central office was established where masters might get men ; if the men refused fair conditions of service they were struck off the list ; task wage was substituted for day wage. Finally, on June 28, in spite of these new regulations and provisions, the national workshops were dissolved.

But something had happened in the meanwhile. The workmen, maddened by want and deluded hopes and promises that could never

be performed, had risen in insurrection. Cavaignac had been proclaimed Dictator and Paris in a state of siege. There had been four days' fighting in the streets. The Faubourg St. Antoine, the workmen's chief quarter, had been stormed, and the gutters of Paris had run red with the blood of 12,000 men, who fell in the unequal contest.

But no remedy had been found for the distress of the preceding February, and the last state of affairs was worse than the first.

There is no need to point the moral. I have given but the barest outline of the story. The whole episode is full of instruction for the present time. Those who would pursue the subject further may consult the 'Histoire des Ateliers Nationaux,' by Émile Thomas (Paris, Michel Lévy Frères, 1848), to whose pages I am mainly indebted for my information.

I am, Sir, your obedient servant,

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THE UNEMPLOYED.

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ON the 3rd of November last a deputation from the London County Council, including Mr. John Burns and Mr. Ben Tillett, waited upon the President of the Local Government Board to urge upon him the claims of the unemployed. Mr. Burns, who acted as spokesman, asserted that the amount of distress already resulting from want of work in East London was exceptionally severe, and that matters would grow worse as the winter advanced. The remedy which he advocated was the issue by the Board of a circular to all the local authorities of London, recommending them forthwith to put in hand such public works as would give employment to as many men as possible.

On the same day that Mr. Burns addressed the Government, another 'Labour Member' of Parliament harangued a crowd on Tower Hill. Mr. Keir Hardie, after alleging that for the last two years the number of unemployed in all parts of the country had been growing, until their total to-day could not be less than a million and a quarter, advocated not only the utmost use by the Poor-law Guardians of their powers of making work, but also the establishment of municipal workshops.

It is not my intention to guess at the number of the unemployed. Even if it were possible to do so with any approach to accuracy, the result would be of little value. The bulk of the population take holidays of greater or less duration at some period of the year; and my figures would be vitiated by the inclusion not only of those who are voluntarily out of work, but also of those out of work through illness and often drawing sick-pay from their clubs. They would also include the members of season-trades, who earn high wages when at work, and look forward as a matter of course to a regular slack season. But if the actual figures, though interesting in themselves, are scarcely relevant to the question, a comparison of the two speeches to which I have alluded suggests one reflection. Mr. Burns bases his argument upon the contention that distress at present is exceptional; while Mr. Hardie takes his stand upon the exactly opposite ground that distress is constant, or rather constantly increasing. The distinction between these two positions seems to me one of vital importance.

I do not propose to criticise Mr. Hardie's position in detail. It is one which agitators have at all times occupied. If it be true that there is a

constant and steady increase in the number of persons in the country for whom there is no employment, then we are suffering from over-population, an evil for which there is no remedy except wholesale emigration, supplemented by an effective determination on the part of those left behind to check any increase of the population in the future. Fortunately we are not yet driven to rely upon such a forlorn hope. Mr. Giffen and other statisticians have given us a more solid foundation for our faith. Let me quote a passage from a pamphlet written in 1884, in which that indefatigable student of facts summed up his researches into the progress of the working classes during the preceding fifty years.

While the individual incomes of the working classes have largely increased, the prices of the main articles of their consumption have rather declined ; and the inference, as to their being much better off, which would be drawn from these facts, is fully supported by statistics showing a decline in the rate of mortality, an increase of the consumption of articles in general use, an improvement in general education, a diminution of crime and pauperism, a vast increase of the number of depositors in savings-banks, and other evidences of general well-being. Finally, the increase of the return to capital has not been in any way in proportion, the yield on the same amount of capital being less than it was, and the capital itself being more diffused, while the remuneration of labour has enormously increased.

If we use Mr. Giffen's tests we cannot say that the progress which he establishes has ceased. The thrift-agencies continue to tell their old tale, and the Poor-law returns need no comment. Last year the average number of indoor paupers in England and Wales was, proportionately to the population, less than in any year since 1878, when the ratio was the same, while the average number of persons receiving out-relief was absolutely less than in any previous year on record. The number of adult able-bodied paupers last year, 3·2 per one thousand of the population, was less than in any previous year on record except its immediate predecessor, when it was 3·1.

The question whether at any particular time and in any particular part of the country there is exceptional distress is more difficult to determine. Its determination however is undoubtedly a primary duty of all bodies engaged in the administration of relief. To assume the absence of such exceptional distress may lead to suffering which might have been avoided ; to assume its presence may produce much worse, because more lasting, evils.

How then is this question to be answered ? The truth is not to be learnt by listening to paid agitators on Mile End Waste, on Tower Hill, or in Trafalgar Square. Nor is it to be ascertained from the size of the crowds which form their audiences. Working men in work will often attend such meetings if they think that by doing so they can serve a class or party purpose ; but there is another material from which a crowd can always be made, a material, whose presence complicates the problem both by obscuring the real facts, and by contaminating all who are brought into contact with it.

The unemployed must be divided at the outset into two classes—those who want work and cannot get it, and those who do not want it. For my present purpose these classes must be treated as distinct, although as a matter of fact no clear line can be drawn between them. The rowdiest loafer will work rather than starve, while it is a lamentable fact that the genuine labourer, if not gifted with much energy or force of character, will, by association with the inmates of the common lodging-houses, and by habituation to the receipt of ‘charity,’ gradually fall into the lower class. While therefore we are bound to admit that among the ‘submerged’ unemployed there are many who were once capable of honest and regular work, we must also accept it as a fact that this ‘submerged’ multitude is, for all practical purposes, and apart from religious influences, incurably idle. Of this multitude the most respectable section consists perhaps of the tramps who spend the summer walking about the country, who fill the casual wards, and who come to London in winter for the harvest of Christmas charity. The most enterprising members of the class may turn burglars, the least energetic settle down to a career of street mendicancy. That this class, taken as a whole, comprises sufficient numbers to make an imposing show is not remarkable, seeing that it embraces the failures not only of London but of the whole country; and it is always in evidence because it lives out of doors.

It is to this class that the ‘benefits’ of any indiscriminate relief-fund go. The experience of those who administered the Mansion House Fund of 1886 will not soon be forgotten. By their rules the almoners were precluded from making such inquiries as would enable them to sift the sheep from the goats, and the recollections of many of them will bear out the impressions formed by one who, at the time, informed the writer that he had spent the morning in relieving burglars and other habitual criminals. The man who does not mean to work is not distinguishable by his appearance. There is a certain night-refuge in London, where those only are admitted who appear to the practised eye of the superintendent to be real working men. A second sifting takes place after admission, the antecedents of the inmates being so far as possible examined. Within a short period some seven or eight men who had stood both these tests, and came out of them with credit, were, on their earnest assurance that all that they required was work, introduced by private influence into the employ of a respectable company. The work was simple, and there was no question of their physical and intellectual capacity for it. When, however, a few months later one of the seven was interrogated, he mentioned casually that all the rest had been dismissed as useless.

Again, these indiscriminate relief-funds are not merely wasted on the worthless; they operate to increase their ranks. At the time of the Mansion House Fund, not only were the casual wards and lodging-houses situated on the roads leading to London filled with tramps making their way to town, but evidence is available to prove that men actually left their employment to ‘go upon’ the fund, while in one part of London builders could scarcely obtain labourers to do their necessary work.

For this 'submerged' section it is obviously useless to provide the mere opportunity of employment. A change of character is needed in order to convert them into working men. It is impossible to assign limits to the efficacy of religious influences in particular cases ; but one fact, at least, is clear ; the agencies which have in the past sought to convert loafers into useful members of society have not met with much success. In many cases the experiment has broken down at the outset, from want of compulsory powers of detention ; and where, as in the case of the German labour colonies, the management has been invested with the necessary powers, the results have not been very satisfactory. And there is one consideration with regard to such experiments of which we must not lose sight. Unless admission to the reformatory workshop or labour-farm is strictly restricted to the class of man for whom it is specially intended, its tendency will be positively prejudicial to society. If in their anxiety to show good results the managers admit respectable working men who present themselves because they have not the energy to seek employment elsewhere, they at once subject themselves to the comments made below with regard to artificial employment generally ; and it cannot be denied that at 'General' Booth's farm at Hadleigh there is a strong tendency on the part of his most successful patients to look to the farm for permanent maintenance. Apart from reformatory influences the only force which will induce this sort to work is the immediate pressure of starvation. If driven to the workhouse they will be compelled to work ; and charity and the public can best co-operate by withholding their hand and tightening their purse-strings.

We may now realise how the cause of the genuine unemployed is prejudiced by the presence of their *soi-disant* fellows. When exceptional distress exists among them we are slow to recognise it ; and when we have recognised it the problem of dealing with it remains an extremely complicated one. The genuine working man wants, as he says, 'work and not charity' ; and it is in the direction of the provision of suitable employment that one's first thoughts turn for a remedy.

We cannot appreciate the importance of the question, whether at any particular place and time real distress not only exists, but is also of an exceptional and therefore temporary nature, unless we realise the disastrous nature of experiments which have for their object the artificial provision on a wholesale scale of permanent employment. Let us look back to the lessons of the past.

All the early legislation in this country regarding the unemployed was in its nature penal rather than philanthropic. It assumed, and when population was sparse probably rightly assumed, that profitable employment for labour was always ready to hand. It simply directed that the idle should be 'set on work.' The Elizabethan statute which is the basis of our modern Poor law, authorised relief to the able-bodied to be given only in return for work. In the course of time this condition came to be in great measure neglected by the authorities ; and when they adhered to the letter of the law they too often disregarded its spirit. The law came to be more

and more administered in a 'charitable' spirit, until at the beginning of the present century we often find the pauper better off than the independent labourer; for instance, the former was at Eastbourne being paid sixteen shillings a week for his work, while the latter earned only twelve shillings; and even when the pauper's wages were low, the conditions under which he worked, or rather idled, were so different from those imposed by a vigilant master, that he took the overseer's pay in preference to seeking employment in some neighbouring parish. In addition to the natural economic results of such a system the collection of the paupers in gangs to perform parish work without proper supervision enabled them to talk over their real or imagined grievances, and led to riots. We hear of two hundred and forty men on the parish farm in the Isle of Wight twice leaving it in a body to threaten the directors, and receiving in consequence a rise in wages. The evidence taken by the Poor Law Commission of 1832 teems with such cases as the following:

At Rotherfield one hundred and twenty men were out of employ in the winter 1831-32, and various modes were attempted to dispose of them. First they were set to work on the parish account; single men at 5s., men with families at 10s. a week; the pay being the same as farmers' pay, the men left the farmers in order to get the same pay with less work. Then they were billeted among the farmers at 1s. per day from the farmers, and 8d. from the parish. This was changed to 1s. from the parish, and 8d. from the farmer. The men so billeted did not keep the proper hours of work; then the farmers' men, finding that they who worked the regular hours were paid no more than those who were irregular, gave up their employment to become billeted men, and the farmers were induced to throw their men out of employ to get their labour done by the parish purse.

And again:

At Burnash, in East Sussex, in the year 1822, the surplus labourers were put up to auction, and hired as low as 2d. and 3d. per day, the rest of their maintenance being made up by the parish. The consequence was that the farmers turned off their regular hands in order to hire them by auction when they wanted them.

Then a new abomination, known as the Labour Rate System, was invented and introduced in many districts. At first voluntary, it was subsequently sanctioned by an Act of William IV., by which, on the approval of a majority of three-fourths of the ratepayers of a parish, it was made compulsory on the minority. Under this system each ratepayer was obliged to employ and pay out of his own money a certain number of the labourers who had settlements in the parish. The number was determined not by his real demand for labour, but by the amount of rates which he paid, the number of acres he occupied, or the number of horses which he kept. Two reported cases will serve to illustrate the working of the system. A farmer who already paid £100 in poor-rate was compelled to employ fourteen men and six boys, when he required only the labour of ten men and three boys; and another who occupied one hundred and sixty-five acres, of which half was pasture, and needed five men only, was

obliged to employ twelve men and boys. Here is the experience of a landowner at Royston in Cambridgeshire. On the representations of the overseer that it was necessary to apportion the unemployed poor among the occupiers in proportion to the size of their holdings, Mr. N. was obliged to take on two additional men. He was in consequence obliged to displace two excellent labourers. Of the newcomers one was disinclined to work, and the other was addicted to drinking. The result was simple. One of the new hands killed Mr. N.'s favourite mare, and he had to prosecute the other for stealing his corn. On the other hand, one of the displaced men was 'a steady, industrious man who, by long and rigid economy, had saved about £100.' On being dismissed he applied in vain to the farmers for employment. 'It was well known that he had saved money, and could not come on the parish, although any of them would willingly have taken him had it been otherwise.'

As a picture of a similar state of things in a different part of the country, take the evidence given to the Commissioners by a Kentish landowner.

The case of a man who has worked for me will show the effect of the parish system in preventing frugal habits. This is a hard-working, industrious man named William Williams. He is married and had saved some money to the amount of about £70, and had two cows; he had also a sow and ten pigs. He had got a cottage well furnished; he was a member of a benefit club at Meopham, from which he received 8s. a week when he was ill. He was beginning to learn to read and write, and sent his children to the Sunday school. He had a legacy of about £46, but he got the other money together by saving from his fair wages as a waggoner. Some circumstances occurred which obliged me to part with him. The consequence of this labouring man having been frugal, and saved money, and got the cows, was that no one would employ him, although his superior character as a workman was well known in the parish. He told me at the time I was obliged to part with him, 'While I have all these things I shall get no work; I must part with them all; I must be reduced to a state of beggary before any one will employ me.' I was compelled to part with him at Michaelmas; he has not yet got work, and he has no chance of getting any until he has become a pauper; for until then the paupers will be preferred to him.

Not only was the possession of savings an obstacle to employment, but a man who had the prudence to remain unmarried while his earnings were precarious was apt to find his chances of independent work gone. In Northamptonshire, we are told, the usual remark of young men who had been refused employment was: 'Well, I'll go and get a wife, and then you must do something for me.'

With a Poor-law administered on these principles it is not remarkable that the labouring classes became yearly more demoralised. In spite of the employment by the landowners and farmers of men whose work they did not need, the poor-rate rose year by year, until in many parishes it reduced the rent by one-half. Nor was the process checked until in one case it had actually absorbed the whole. At Cholesbury in Buckinghamshire the rates rose until the landlords gave up their rents, the farmers their

tenancies, and the clergyman his glebe and tithes; and we have presented to us the instructive picture of the parish officer shutting up his books, and stopping in bed, while the poor are assembled at his door in a body asking for advice and food.

This was the state of things throughout the country which led to the appointment of the Commissioners who reported in 1834:—‘We do not believe that a country in which the distinction between the pauper and the independent labourer has been completely effaced, and every man insured a comfortable subsistence, can retain its prosperity, or even its civilisation.’

On that report, the most beneficent piece of legislation effected in the present century was based—the new Poor-law, which has for its primary principle the preservation of this condition of relief: the life of the pauper shall not be more attractive than that of the lowest independent labourer.

For our next illustration of the effects of philanthropic employment we must cross the Channel. On the downfall of Louis Philippe the Provisional Government set themselves to provide work for the unemployed. For this purpose they created the *Ateliers Nationaux*. At first things went smoothly, but in a short time the news spread throughout the country that there was work at Paris for all who wanted it, and the inevitable flow of countrymen to the capital set in. Then we hear of the Executive Commission addressing to the mayors throughout France a circular requesting them to check the tide. The *ateliers* were, so it ran, intolerably crowded, and it was impossible to give work to more than one hundred thousand of those already enrolled. Access from the provinces must be forbidden, and the mayors must refuse passports to all members of the labouring classes who could not show a promise of work at Paris. If they came without it, they would be sent back from the barriers. On the next day another decree was issued substituting task-work for payment by the day; and at the same time it was announced that all the nation’s *employés* who had not resided three months in Paris would shortly be removed.

Meanwhile even the fortunate children of the State were not happy. The Marquis of Normanby, who was our ambassador at Paris in 1848, gives us a picture of the brigade of the *Ateliers Nationaux* at work. He tells in his diary how he saw them employed in defacing the right-hand bank leading down into the Champs Elysées: ‘Amidst a strange collection of unpractised hands, till now ignorant of the use of a spade, may perhaps be seen some journeyman coach-painter, or worker in jewels, a shabby-genteel demagogue, the triumph of whose principles has ruined his handicraft, who, just scraping the sod, with much the air of the fine gentleman in Hogarth beating hemp, turns his head scowling with an evil eye upon any one who sees him in his present fallen position.’

The next stage was the submission of proposals for an agricultural school. The Assembly does not appear to have placed much faith in the scheme itself, but it was willing to seize any pretext for removing from Paris the formidable hordes which threatened the public security. In spite of deportations the *Ateliers Nationaux* still comprised one hundred

and twenty thousand men, of whom two thousand were said to be liberated convicts.

The commission appointed to inquire into the subject, while compelled to recommend the expenditure of further enormous sums of money, was bound to admit that 'the Revolution, which found the workmen of Paris contracted in their proper sphere, has been, by treating them like spoilt children, the cause of that change in their character which makes every one now dread the excesses of which they may be guilty.' At last Victor Hugo boldly asserted in the National Assembly that the experiment was a failure. 'The National Workshops have proved a fatal experiment. The wealthy idler we already know well; you have created a person a hundred times more dangerous both to himself and others, the pauper idler. . . . At this very moment England sits smiling by the side of the abyss into which France is falling.' But the discovery came too late. On the day that M. de Falloux presented an edict for their instant deportation, the smash came. And on the barricades were recognised the blue cap and gold band of the brigadiers of the *Ateliers Nationaux*.

Nations are slow to learn by experience. Under the second Empire France once more set itself to provide work where the people liked best to have it; and Napoleon commissioned Baron Haussmann to rebuild Paris. The work might last for years, but it could not go on for ever. When it was complete the necessity of some new means of distraction arose; and Sedan obscures the connection between the congested labour of Paris and the excesses of the Commune.

The third experiment in State socialism to which I shall allude is one which is still incomplete. The democracy in Victoria has been for some years dominated to a great extent by the Trades Unions. They have compelled the Government to undertake all manner of works of an unprofitable nature for the purpose of providing employment; and they have compelled the Government to pay them the wages which they themselves think fair. For years the working man of Melbourne has enjoyed unprecedented prosperity. But retribution is already setting in. The limits of the Government's borrowing powers will soon be reached; and we hear on all hands of the slackness of work in Victoria. Indeed, if we can believe letters which appear in the daily press, the State's power of making work is almost exhausted, while private employers who have been driven out of the field by the unfair competition of the State, are no longer in a position to take back their old hands, and the victims of a short-sighted policy are already reaping the harvest of their folly.

Our fourth and last experiment is barely begun. The London County Council have announced their intention of running their own tramways and erecting their own buildings. The elimination of the contractor will make them direct employers of labour. We have yet to learn whether they will offer their work to the best men or to the unemployed; and whether they intend to make work for the express purpose of giving employment. Is it too late to hope that wise counsels may yet prevail?

I have now endeavoured to illustrate the disastrous results which

inevitably attend all attempts to provide *permanent* work on a wholesale scale for the unemployed. It remains to be considered to what extent and under what conditions employment may with safety be artificially provided as a remedy for temporary distress caused by an exceptional absence of demand for labour. But it will be well first to examine somewhat more closely the constitution of the body which may be described as the genuine unemployed. The classes of which that body mainly consists are three : (1) Members of 'season' trades ; (2) Members of decaying trades ; (3) 'The fringe,' or least competent members of every trade.

There are many trades in London whose members earn almost the whole of their annual wages during certain periods of the year, and are regularly without work at other seasons. This fact of course affects the rate of their wages, and while their employment lasts they are paid much more highly than they would be were that employment to be continued all the year round. This intermittence may be caused by the nature of the occupation, as in the case of painters, whose trade cannot be pursued in winter ; or it may be caused by the exigencies of the London season, as is the case with bootmakers and tailors. Tailors who are earning £2 or £3 a week in summer are often reduced to very great straits before the end of the winter. The more prudent among them are constantly laying by until the autumn, while the thriftless, and, it is to be feared, the majority, let their rent run back, and gradually pawn their possessions throughout the winter, until St. Patrick's day comes round again bringing orders for work and enabling them to recover their lost ground. To provide charitable relief, whether in money or useless work, for this class, is obviously to remove their principal incentive to thrift ; while the ultimate result of such a policy would probably be the reduction of their wages.

The members of a decaying trade thoroughly deserve our compassion. The introduction of new machinery, a mere change of fashion, or the removal of an industry from one locality to another, may leave numbers of hard-working men and women without the opportunity of pursuing their own calling, and too often without the aptitude to acquire skill in any other. For these again temporary employment will afford no remedy. Their only hope lies in the acquisition of some new trade, or in migration to another district, or emigration to another country, where there may be some demand for their labour.

Turning now to our last class, we find that in almost every trade there is a 'fringe' of men who, owing to weak health, intellectual inferiority, or want of application, are always the first to be squeezed out of work in slack times. So long as trade fluctuates this class cannot be eliminated. Good times in any trade demand additional labour, and when a reaction sets in, the men who have been attracted into the trade, or those whom they have displaced, are thrown out of work. 'The fringe' of any trade may in fact be described as the persons who occupy the space between its high and low-water marks. It is for the benefit of this class, if for any, that the provision of relief-works should be undertaken ; but the experiment is always a dangerous one. The experience of several generations has con-

vinced experts that Boards of Guardians cannot in ordinary times safely give relief for employment to the able-bodied outside the workhouse. Indeed except in the large towns such relief is prohibited. It has been the practice of certain London Unions to open a labour-yard in winter, but it may be doubted whether even the loaves and shillings given by the Guardians in return for breaking stones three days in the week has not tempted many of the weaker members of 'the fringe' to relax their efforts to find work. Hence most London Boards of Guardians offer the unemployed nothing but the workhouse.

That the 'workhouse test' has been attended with the best results cannot reasonably be doubted. At the same time most of us feel, when in exceptionally bad winters the 'fringe' becomes so enlarged that it includes many men who have always hitherto been in fairly constant work, that such men ought not to be left to the workhouse. If at such a time local authorities can see their way to put in hand *necessary* works, which they would in the natural course of things have commenced in the near future, the economist can raise no objections. Such action, so far as it goes, operates merely to diminish the fluctuations in the demand for labour. Even when works of this kind have not been undertaken and carried out on strictly commercial lines they have occasionally, when carefully conducted, been attended with apparent success.

In the exceptionally hard time with which the year 1886 commenced, the Wandsworth Guardians, who were building their workhouse, determined to employ the 'out-of-works' of their district in digging out the sand and putting in the foundations. Under the instruction of the gangers, the skilled workmen, who were unused to spade-work, soon, as we are told, improved; and the weaker men, or those who had suffered from privation, were put to light work for a week or so. The outlay was £1,400 and the net loss about £29. The works were open for seven weeks. The average number of men at work ranged from two hundred and thirty-four in the first week to eighty-nine in the last. The pay was 2s. 6d. a day of eight hours, slightly in excess of what would have been earned in the ordinary course by such a mixed body of men. The relieving officers appear in this case to have taken great pains to select 'deserving men' for the works.

Another interesting experiment was that carried out by the Metropolitan Public Gardens Association in the same winter. This philanthropic society pressed forward its work and undertook larger operations than usual with the express purpose of giving temporary employment; nor did they refuse men who were unaccustomed to the use of the spade. They took those selected by the local vestries, the local clergy, the Self-Help Emigration Society, and other charitable bodies. The foremen employed were of course competent persons, while the gangers were chosen from the men sent to them. In March 1886 the number daily employed in this way in laying out churchyards and other open spaces, and paid by the Association, was about four hundred and forty. The wages given were about 4d. an hour for a day of five hours, and a meal was often provided for each man before he commenced his labour. Men of all trades were

employed, and, according to the evidence of the head gardener of the Association, the work got out of them was not, on the average, worth 4*d.* an hour. Some of the men were dismissed because they would not work; but the majority seem to have behaved well, and remained until the spring brought them the opportunity of getting more profitable employment elsewhere.

For the success of such experiments as the two last mentioned, two conditions are absolutely essential. The offer of employment must be made only to the right men; and the employment must continue only so long as it is impossible for them to get it elsewhere. By the right sort of men is meant, as already explained, those who are habitually in work, and who have every prospect of resuming their proper work in a short time. Moreover they must be men who have resided for some time in the locality of the works, or outsiders will be attracted, and labour will be further congested. The right sort of men can therefore be selected only by personal knowledge or particular inquiry; and it follows, as a corollary, that relief-works, if they are not to do harm, must not be conducted on a large scale. It also seems desirable, as recommended by Mr. Chamberlain in the circular which, as President of the Local Government Board in 1886, he issued to Boards of Guardians, that the wages paid should be something less than those ordinarily given for similar work, in order to leave the strongest inducement to those employed to return as soon as possible to their normal occupations.

Whether there is at any time an exceptional number of men out of work belonging to the class to which I have last referred, is a question which can only be determined by careful local inquiries. The best sources of information are perhaps the relieving officers, the local secretaries of the Charity Organisation Society, the secretaries of trade societies, the pawn-brokers, and the bakers and grocers who are accustomed to give credit to their regular customers. There is no reason to believe that, as regards London at the present time (November 1893), the question can be answered in the affirmative, except in so far as it can be asserted that the chronic distress of the waterside is worse than is usual at the beginning of winter. The West-end season has been a bad one, and tailors and members of other similar trades may find their resources exhausted before the end of the winter, but they cannot be said to be in difficulties at present. The waterside population cannot but cause anxiety to all who care for the distress of others; but it is very doubtful whether many of them do not really belong to the class which has been described as 'members of decaying trades.' The shipbuilding industry no longer has its head-quarters on the Thames, and those who best know the carrying trade can say whether, owing to the opening of the Suez Canal and other causes, London has not ceased to occupy the position of the distributing port for Europe which she once filled. Moreover, the great Dock Strike, while it has improved the position of the regular dock labourer, has, if I am not misinformed, resulted in the permanent diminution of the number of men to whom a subsistent wage at least, is paid. If this be the case, there seems no possible remedy for the

evil except emigration. Unfortunately, however, the bulk of this surplus population is unfitted for agricultural labour; and it is only as agricultural labourers that our colonies will receive such emigrants.

The question of 'the unemployed' is not so simple as Mr. Keir Hardie or 'General' Booth would have us to believe. National, municipal, or charitable schemes for permanent employment, or for the employment of large numbers of men, must lead to disaster in the future as they have done in the past; while even small and carefully conducted relief-works are beset with difficulties and dangers. The problem is ultimately an ethical one; and we commit a fatal mistake if we ignore the effect of institutions upon character. In one of his last poems Tennyson reminds us that man is yet in the process of making; and the tendency to self-assertion or self-indulgence is still a factor in human conduct which legislators cannot neglect with impunity.

Where is one that, born of woman, altogether can escape
From the lower world within him, moods of tiger, or of ape?

Man as yet is being made, and ere the crowning Age of ages,
Shall not æon after æon pass and touch him into shape?

All about him shadow still, but, while the races flower and fade,
Prophet-eyes may catch a glory slowly gaining on the shade,
Till the peoples all are one, and all their voices blend in choric
Hallelujah to the Maker, 'It is finish'd, man is made.'

When the final stage is reached we shall be ripe for State socialism.
But even our present institutions will work well enough then.

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WHY IS IT WRONG TO SUPPLEMENT OUTDOOR RELIEF?

CO-OPERATION with the Poor-law is of primary importance in any good system of charitable relief. It is no less important that co-operation should take place by a division of the field of work, and not by halving the responsibility in particular cases.

To understand the reason for this it is necessary to bear in mind the essential difference between the functions of the Poor-law and of Charity.

(1.) The Poor-law is a legal institution based on a compulsory rate, which must be kept as low as possible in order to prevent the poorest class of ratepayers from themselves becoming applicants for relief, a case which not unfrequently occurs.*

Charity is founded on voluntary work and contribution; there is no need to restrict the expenditure on a suitable case, while there is unlimited power of appeal to the wealthy and benevolent.

(2.) The Poor-law assists those who are in danger of perishing from want.

Charity seeks to save the poor from falling into this condition, or by judicious help to raise them out of it. For such a purpose the Guardians are not authorised to draw upon the rates. They are able to give food and shelter, but not tools or stock; to send a man to his place of settlement, but not to a place where work is awaiting him.

(3.) The qualification for Poor-law relief is the loss of means; therefore this relief is open alike to the provident and the reckless, to the most worthy and the least respectable.

Charity takes account of character, and selects those cases in which assistance will lead to self-support; the possession of some resources makes a case more suitable for charity.

(4.) It is extremely difficult for the Guardians to obtain full information about paupers, especially in large or urban Unions; hence the 'offer of the house' is used as a test of need. This want of knowledge is one of the chief objections to granting outdoor relief; it is a common practice to make allowance for unknown resources which may or may not exist; in consequence the grant is often grievously inadequate.

* Most charitable workers are acquainted with the small householder in distress, part of whose problem is how the poor rate can possibly be paid; see the case from St. Pancras on page 105.

Charity should dispense with tests and make far more searching inquiries, both as to the causes of the actual distress and the means for its removal; in this way the thorough treatment of individual cases will be secured.

(5.) A State Department must have one rule for all alike; the attempt to discriminate leads to hardship and injustice.

A Voluntary Association should be guided by principles derived from experience, but its action should be varied in each case according to the particular circumstances.

(6.) The Commission of 1834 laid it down as an essential condition of Poor-law relief that the recipient should not be placed in a better position than the lowest of the independent poor; that in the interests of the community this help must be given under distasteful conditions.

In Charitable work, since the object is to improve the condition of the poor, they can be treated with generosity and friendly sympathy, though there is need of caution to avoid undermining self-reliance by granting relief too easily.

(7.) The condition of Pauperism is, happily for the poor themselves, generally regarded as discreditable.

Charity is particularly concerned in preserving self-respect.

(8.) There is a natural tendency to regard Poor-law relief as a right. Where it is freely given the poor look forward to it, and regulate (or cease to regulate) their lives accordingly; it is not worth while to be provident.

Charitable aid being dispensed at the will of voluntary donors, cannot be reckoned upon with the same certainty. It ought to be so given as to encourage providence.

From these considerations it is evident that, to treat a case partly from the one point of view and partly from the other, is to confuse the proper work of both agencies, and minimise their usefulness. Cases should therefore be sorted so as to fall under the one system or the other. In regard to indoor relief certain exceptions are admissible; as when charity avails itself of the institutions of the Poor-law for the education of the children of a widow, or for the care of an afflicted member of a family, while efforts are made to render the other members self-supporting. But in respect of out-relief the rule should be absolute; a case should be taken off the rates or left wholly to the Guardians; division of responsibility will make the work on both sides inadequate, while each relies upon the fact that the other is also concerned in the relief. Thus a country society, which is in the habit of supplementing outdoor relief in chronic cases, observes that every year there is an increased tendency on the part of the Guardians to reduce their small pittance; in this way they may eventually compel the society to assume entire responsibility for the cases which it relieves, but the pensioners will probably suffer in the interval.

The suggestion to supplement out-relief is most likely to occur in connection with the grant of weekly allowances for a lengthened period ; as in cases of widowhood, of prolonged illness, and of old age. These involve expense, and there is a temptation to save the funds of charity by drawing part of the cost from the rates ; while at the same time charitable funds are being distributed in providing food and necessities to keep people from starving, which is the regular work of the relieving officer.

If no Poor-law existed, charity would have to reckon with the whole problem of distress. But since the State has established an elaborate and powerful machine for the express purpose of preventing starvation, it is evidently desirable that voluntary work should be employed in other ways.

What then is the proper line of demarcation ?

The relief of the destitute is a matter requiring strict regulation, in order that the community may not be demoralised. This should be considered the province of the Poor-law. By refraining from interference with it, charity will be free to devote her energies to *the thorough assistance of selected cases in which independence can be recovered or maintained*. Released from anxiety about the destitute we may do our utmost for the 'helpable.' Unhampered by the constant drain of small expenditure, we need not shrink from the larger cost which is required for the adequate help of a difficult case.

Let this principle be applied to the three sorts of cases above referred to.

(1.) *Widows*.—Inquiry will show if the widow belongs to the 'helpable' class. Is she energetic and willing to take advice—a good manager, with a tidy home ? Will her relations second her efforts ? If so, let charity select this as a case to be kept from the contamination of the Poor-law. An immediate allowance may be needed to give her time to turn round ; let it be sufficient. A plan must be devised without delay. She may need to be taught a special industry, to be furnished with appliances or stock, or to be sent to another place. The children, if more than she can support, should be placed with relations or in an orphanage. In many Unions the Poor-law provision for children is equal to that of the best voluntary orphanages ; where matters are so arranged as to preserve them from the taint of pauperism, the best policy is to consign a certain number of the children to the care of the Guardians, while charity spares no pains or expense to enable the mother to support the rest. Where the Poor-law arrangements are of an inferior kind, it is better to improve them than to incur the evils attendant on chronic out-relief.

If the widow is thriftless and lazy she should be offered the work-house ; the offer may rouse her to energy ; and even if it be accepted, the children will be properly provided for, while it may be possible after a time to restore her to the ranks of independence by judicious aid.

(2.) *Serious illness* is an evil against which the working classes can insure themselves by membership of a sound benefit society. Every effort should be made to induce them to do so in time of health. Men who have not neglected the opportunities of thrift should be supported through their illness by charity, with the help of their relations, and not allowed to come upon the rates. In less satisfactory cases help on a first application may be justified if it is made conditional on the exercise of greater forethought in the future.

(3.) *Old people* who have been provident and respectable, and for whom relations will do their part, ought to be saved not merely from the workhouse, but from the degradation of appearance before the Board of Guardians, and dependence on the relieving officer. They have fairly earned a better fate. It is discreditable to charity that they should be stamped as paupers, and required to fetch the parish loaf in company with the idle and the dissolute. Pensions are no doubt a most expensive form of help, but one for which endowments are particularly suitable; and even without endowments the resources of charity are sufficient to meet them, if not wasted on improper kinds of relief. The number of such cases is not so great as might be supposed; and few of them are without resources of some kind which diligent inquiry will reveal. Private donors should be interested in separate cases, and a pension fund may be raised in addition. Visitors should be employed to watch and befriend them. The aged who have shown no thrift should be offered the shelter of the workhouse, and not tempted to struggle on in a state of semi-starvation with an inadequate allowance from the rates. Out-relief to the aged is specially open to objection, because these cases need very thorough investigation and continuous after-care, which the Guardians are unable to give; they need also a much more liberal and sympathetic treatment than is possible under any official system. The various schemes that have been proposed for a State endowment of old age would be injurious in many ways, as the Society has clearly shown in other papers; it is enough to say here that the difficulties of working any of them would prove insuperable.

In all these instances the line of demarcation between the provinces of the Poor-law and of charity seems clear enough on consideration. In ordinary cases it is plain and unmistakable. Nothing but harm can come of overstepping the boundaries. A case should be taken off the rates or left to the Guardians.

NOTE.—*We would especially invite a careful perusal of the following illustrative cases, which have been selected from the reports of London Committees.*

CASES ILLUSTRATING MANY OF THE POINTS IN THIS PAPER.

(1.) WIDOWS.

A Case Spoilt by Supplementing Out-relief.—‘A widow, 40 years of age, earns 6s. a week, and her eldest daughter (15) 3s. on an average. A boy of 12 has been taken off her hands and placed in a school. She has three children dependent on her (10, 8, 7). Her rent, 4s. 6d. a week, is paid up, and she has no debts, her children receiving school dinners occasionally. Their fees are remitted. The parish gives her 3s. 6d. and two loaves a week, and she receives help from charitable ladies continually. Her income is thus 9s. 6d. a week plus loaves, occasional dinners, and occasional help from ladies. The home is very comfortable, clean, and tidy. Apparently it is a specimen of the deserving case spoilt by ill-devised relief. She gives up a whole day to get her parish relief, and she begs about for bread, rice, etc., and she receives help from many quarters. The children were decently clothed and well-fed; there was no need for the dinners. They are part of the spasmodic assistance that the woman receives. Here the problem should be: How can the family be taken off the rates? But when, at the age of 40, the habit of receiving an allowance from the parish has been formed, this is almost impossible. Other better ways of helping at the beginning of widowhood have been ignored. The outdoor relief is continued without question; and, after all, it is insufficient. To eke it out the widow seeks charitable assistance, obtaining it here and there irregularly, just as her patronesses are accustomed to give it. The Poor-law makes her a pauper; the charitable keep her a pauper, and therewith make her also a mendicant.’—*Barnsbury.*

Self-Support in Place of Out-relief.—‘E.R. was left a widow with three small children; she had a machine with which she earned 2s. 3d. a week, and the Guardians granted out-relief to the extent of 2s. 4½d. Out of this there was 2s. 6d. rent to pay; the children were half-starved, and the mother despondent and careless. She had no inducement to work hard, for if she increased her income by a shilling or two the out-relief would be stopped, and the family seemed likely to lapse into hopeless pauperism. One of the Guardians, however, seeing a chance of better things, referred the case to the Committee, who undertook to deal with it on condition that the out-relief should be stopped. Every effort was made to put the woman in the way of better work, and an adequate allowance made to support the family meanwhile. At the end of two weeks it was found that the woman had again applied for and obtained out-relief. Inquiries were made, and excuses plentiful; they all came to this, that she did not like looking for work, and one of the children was ailing. The Committee determined to make this a test case, and after some difficulty the Guardians undertook that if the woman applied again she should be offered the house. The Committee then resumed their help, the ailing child was sent to a home, the others to a day nursery, the woman was seen every day and incited to fresh exertions. In less than a week she had found herself regular employment at mantle-making, the pay increasing as she became more efficient, and there is every prospect that in two or three weeks’ time she will be earning a sufficient livelihood. If out-relief could be stopped altogether, such instances would be

frequent ; at present the first thought of a Hoxtonian in difficulties is not how to work his way through them, but how to qualify for out-relief. And as the main qualification for out-relief is insufficient earnings, can it be wondered at that he does not exert himself greatly to increase them ?'—*Shoreditch*.

(2.) ILLNESS.

Out-relief with Insufficient Inquiry.—'H. Seven in family. Rent, 6s. No debts. Father had been ill, and receiving at first 12s. and afterwards 8s. a week from his shop club. *At the same time* the parish was allowing medical attendance and outdoor relief in kind. The officials did not know about the club, and the man must obviously have lied to get parish relief. Both parents drink.'—*North London*.

Thorough Charity Aided by Strict Administration of the Poor-Law.—'A boy, whose family was in distress through the father's illness. The latter, a copper-worker, had suffered for three years from chest disease. The wife earned a few shillings a week by odd jobs. One boy earned 6s. a week as errand boy. Three younger children. Rent, 4s. a week. A most respectable family. Charity Organisation Society from various sources obtained over twenty pounds for the family. At first every effort was made to improve the man's health, by liberal diet, and the best hospital and convalescent help. Finally, an excellent mangle with a good connection was obtained, and the family are making over 12s. a week by it, with an increasing connection. It cost money, thought, and trouble, but a family was saved from pauperism. No single remedy was sufficient. Hospital, convalescent home, diet, and promotion from odd jobs to a regular industry were all needed. These appear upon the surface, but another important factor in the successful treatment of the case lies hidden. The Poor-law is administered carefully on well-considered principles in the Union to which this family belongs. *There was no hope of outdoor relief to eke out odd jobs.*'—*East London*.

Indoor Relief and Charity Leading to Self-support.—'A man was ill, and went into the infirmary, but as he had a family of six children and was in no club, he came out again before he was well in order to earn. He was unfit for work, however, and the Guardians sent him to us for some help. We prevailed upon him to return to the infirmary ; some work was obtained for the wife by the visiting Sisters, and we gave 10s. a week towards the support of the family until the man was well enough to come out. We then sent him to the seaside, and he has returned quite well, and able to take up his work again. He has promised to join a club.'—*Holborn*.

(3.) OLD AGE.

Remarkable Providence.—'Father, 62, an oddfellow for 16 years ; mother, 54, with a paralysed arm ; boy, 14, a juvenile forester 5 years, earning 6s. All three insured, members of a provident dispensary, and contributors to a coal club. Here we have three persons belonging to five provident societies, the payments amounting to nearly 2s. a week. They have also largely helped a lodger. We have raised a sufficient sum for their support. The clergyman gives 1s. towards the 7s. or 8s. required. Such people must not be driven on the rates.'—*Hackney*.

Sent by the Guardians and Kept off the Rates.—'Application was made by

Mrs. B. to the Board of Guardians, who gave her temporary help, and referred her to the Committee in the hope that they might be able to raise her a permanent allowance. Her husband, a coachman, died five years ago, leaving her about £40, upon which she managed to live with what she could earn. Being aged 74, and suffering from chronic rheumatic gout, she could do very little work, and her money being exhausted she was practically without means. Her son, who had been making her an allowance, agreed to continue it, and her daughter also promised to help. Between them they allowed her 3s. 6d. a week; a brother-in-law gave 1s., and 2s. 6d. more was obtained from the clergy and private donors, making altogether 7s. a week. The pension is paid weekly by the district visitor.'—*Fulham*.

An Expensive Case.—'A lady brought to the notice of the Committee the case of three aged people who had fallen into distress. The eldest was a single woman, aged 92, who for some years had been totally blind; and there were two brothers, aged respectively 77 and 81, both past work. For upwards of fifty years they had lived together in a house left to them by their father, but on becoming too old to earn they sold their interest in it and lived for some time on the proceeds. They then fell into arrears with their rent, and in all probability would have drifted into the workhouse. All three, however, being well-known and much respected in the neighbourhood, we readily obtained co-operation from several sources, and are glad to say that we have secured an adequate weekly allowance for the old folks. Among other ways of helping them we persuaded the landlord to forego the arrears of rent, the overdue parish rates were remitted, and they were assisted to remove to lodgings. Gardner's Trust for the Blind has allowed 4s. per week for the woman, and from local agencies and friends we have further secured 21s. weekly, making 25s. in all.'—*St. Pancras*.

The Kindliness of Charity.—'“It is like ‘dreams,’ all your kindness to me; what should I have done without it?” said the other day one of our pensioners, who was visited in the comfortable country cottage, where we have placed her with a good woman, who “studies” her in everything, as Charlotte herself expresses it. She is visited weekly by some cheerful lady friends, who lend her books and, still better, have time to talk them over with her, which Charlotte thinks a great privilege. She is a hopeless invalid, a kind of creeping paralysis having gradually incapacitated her from earning her livelihood. She had supported herself by artificial flower-work, and saved as much as £50, which, with advancing illness, was gradually exhausted. Eighteen months ago one of our visitors found her in a poor little lodging, lonely but for the kindness of her landlady, who brought her a cup of tea every morning, and gave her a Sunday dinner. She was nervous and suffering, and the constant dread of starvation or the workhouse added much to her illness. She had relations who were able to assist and gave her occasional presents, but none of them made themselves responsible for her. With very great expenditure of time and trouble we have succeeded in getting seven of these relations to give, through us, such regular assistance as is sufficient to keep the invalid. She has been taken from her lonely lodging and sent first to a country home and then to the seaside, but everywhere she is considered a “chronic,” as she says, and now we hope she has a permanent resting-place in her country cottage.'—*Islington*.

THE PROVIDENT FUND COLLECTOR.

A BIT OF EXPERIENCE IN TWO LONDON PARISHES.

A SPEECH MADE BY THE REV. J. H. CARDWELL, RECTOR OF ST. ANNE'S,
SOHO, AT THE ANNUAL MEETING OF THE CHARITY ORGANISATION SOCIETY,
FEBRUARY 24, 1893.

THE meeting has heard from the mover of the resolution what the possible changes in the Poor-law may be. I think that outside the Poor-law administration larger efforts will be made to improve the condition of the poor. Benevolence is in the air. There is a conviction that more *ought* to be done, and an attempt will be made to do it. And the Charity Organisation Society steps forward at this time with the practical suggestion to the community that if more work is to be done not only will more workers be wanted, but, which is more important, workers who know what they are about—those who not only have some very definite ideas of what they are going to do, but also some practical experience in doing it. Arguments may be drawn for having trained almoners from the work already attempted, which has failed over and over again because those who had it in hand had not all the practical experience which they ought to have had. Look at our Boards of Guardians. I speak as a Guardian myself. There are not on our Boards a sufficient number of those who have the practical experience to deal with the cases which come before them, which only personal investigation can give. A large population of about 20,000 is left to two Relieving Officers, and the Guardians decide upon the reports of these officers, and their reports only. I would, if it were not treason, also suggest that our Charity Organisation Committees would be stronger and do their work better if at every one of them more members took part in the work of inquiry. The work would be done more sympathetically and more effectually than it often is. How is this body of trained almoners to be provided? The Society is not ready to suggest any royal road for the education of almoners; there is no such road. An almoner cannot be educated by reading books, pamphlets, and statistics, or even by sitting upon a committee. He must go about amongst the people and see how poor men and women live. This is not easy, and we should welcome any plan which removes some of the difficulties of access to the people; and there is a plan mentioned in the report of the Society for

the past year which has not received all the consideration it deserves. I mean the provident club collection, which is carried out by collectors who go out early in the week to gather the small savings of the people. These provident fund collectors very soon find many open doors which would otherwise be closed against a visitor. The poor people are not able to leave their work, dress up, go to the post-office, and transact even the small amount of business required. And they cannot deposit there less than a shilling, whereas the provident fund collector receives any sum, however small. This makes the 'bank lady,' as the provident fund collector is often called, very popular and very welcome—in the long run more welcome than if she went with a packet of grocery tickets and tickets for half-hundredweights of coal, for, thank God! in spite of our doles and the mistakes of our almsgiving, the great majority of the working classes are self-respecting still. I could give numerous proofs of this. Only a short time ago one of the provident fund collectors in St. Anne's told me that a man, on getting back his money at Christmas time with the interest, noticed that more interest was given than the Post Office allowed. He asked where this came from, and the collector told him that the rector wished to encourage the depositors with a little extra interest. The man said it was very kind of the rector, but he did not want charity, and he would not accept the extra interest. It is worth remembering that the poor have a very strong feeling on the subject of accepting charity. This perambulating penny bank, as we may call it, not only confers a great boon upon earners of weekly wages, but establishes a satisfactory relationship between the visitor and the visited. It is not a case of the condescending philanthropist and the grateful recipient; it is a far more satisfactory state of things. It establishes a friendly relationship in which the visitor gets a better knowledge of the people, and a better idea of the right way of helping them when they need help.

Some years ago, after reading of the great success Miss Octavia Hill had achieved in the collection of small savings, and just at the time when I had learnt my first lessons from the Charity Organisation Society, I called my district visitors together at St. Andrew's, Fulham, and told them that I intended to adopt a new system of helping the poor, and asked them if they would support me in the new plan of collecting the small savings of the people, and discontinuing the giving away of groceries and coals. At first they were rather rebellious, but I had all the zeal of a new convert, and I carried my point. One of the visitors, who worked in a very poor district, said she might as well give up her work as ask her people to save anything. I persuaded her to try it, and she began, collecting at first only a few pence a week. Before long she was collecting £2 or £3 a week. She said to me two years after she began that she was thankful for the provident club collection. Christmas time was altogether different from what it used to be; there used to be misery and distress, and though she gave all she could she did not seem to do any good at all. Now she gave the people back their own money, and they were more grateful than

they used to be in the old time for all her gifts. One great feature of this collection of small savings from house to house and room to room is that it gives an opportunity for the employment and training of such a large number of workers—workers who would not be district visitors, as they are commonly understood. There were 60 or 70 provident fund collectors in St. Andrew's, Fulham, when I left there, and I understand that my successor has increased the number. These collectors would be valuable workers on any Committee. And another feature of the provident fund collection is that the field of labour increases continually. At St. Andrew's, Fulham, the amount collected has increased from £100 to £1,300 a year; and that in a parish where other parochial thrift societies bring in about £1,500 a year. In my present parish of St. Anne's I think the collection would be equally useful if only more visitors could be got to take part in the work. The main part of an almoner's education is to be got in some such way as this; and this education should be supplemented by the almoner sitting upon a parish relief committee, or upon a Committee of the Charity Organisation Society. It is wonderful how many points are cleared up by conference and discussion.

I am here to-day not because I have any ambition to make a speech—that is not much in my line—but only because I feel a deep debt of gratitude to the Charity Organisation Society for the lessons which it has taught me in my work as a parish priest. I have made many mistakes; but I should have made a great many more had it not been for my connection with your Society. I hope that the Society will get many more pupils, especially among those who are in a position to do a great deal of harm if they do not work in the right way.

I have been asked to illustrate the way in which we work with the Charity Organisation Society. It is very simple. At the meetings of the Charity Organisation Committee during the week the clergy bring forward their cases, as do also the Wesleyan Mission and others actively engaged amongst the poor, and their merits are discussed. The cases we bring are those met with in the course of parochial visitation; and as a general rule those are the most satisfactory people who require finding out, and not those who find us out, with their harrowing tales. I have generally found that when we have discussed the cases together we are thoroughly agreed as to the treatment of them, and by co-operating with the Charity Organisation Society we double our power of helping them.

There is a very strong feeling everywhere in favour of doing something more for the aged and deserving poor. If there is a work which the Charity Organisation Society can do it is this, because pension cases depend entirely upon organisation.

Mr. CARDWELL then gave instances of cases dealt with by the parish of St. Anne's, Soho, in conjunction with the local Committee of the Society, illustrating plainly the advantages of co-operation in providing for the adequate maintenance and visitation of the aged poor, the encouragement

of relations to do their duty by their old kinsfolk, and the prevention of the receipt of relief by the undeserving.

He concluded as follows: I have derived immense benefit in my parochial work from the Charity Organisation Society, and am bound to express my gratitude as a parish priest for the assistance and benefit which I have received. The moral of the resolution I have the honour of seconding, the moral of all the Society's report, is this: Don't do this blessed work of charity carelessly. If it is a work which is worth doing at all, it is worth doing well. If we would enjoy the inestimable privilege of helping our brother, be he deserving or undeserving, we must do it at the cost of toil and pains and effort. And just because it is so great and blessed a work, it is worth all the thought and care and wisdom—yes, and all the brotherly-kindness and sympathy—which you can devote to it.

CHARITY ORGANISATION SOCIETY,
15 Buckingham Street, Strand, W.C.

April 1893.

OUTDOOR RELIEF.



Many Ratepayers and Guardians of the Poor may be glad to have a short statement in regard to the question of outdoor relief—one of the most important and difficult questions in Poor-law administration.

THERE are mainly two parties : (a) Those who wish to make it easy for the poor to get relief, and are in favour of the relief being given in the way most acceptable to the recipients, namely, in their own homes. They draw no distinction between relief given by the Poor-law to the destitute out of the rates, and relief given to those in distress from charitable sources. Kindly feeling leads them to take this view ; they also claim for their system economy, but, as we shall see, on this last point without any real justification. (b) Those who do not wish to make it too easy for the poor to get relief. If a pauper requires relief, he should give proof, they argue, that his own resources are not sufficient. They contend that it is almost impossible to ascertain this, unless he accepts relief within some Poor-law institution. They hope to prevent pauperism by quickening men's desire for thrift and prudence. They regard too great facilities for obtaining relief as contrary to this policy. They know that for the sake of the ratepayers, many of whom feel the pressure of the rates, not poor people generally, but only destitute persons, should be relieved ; and that no methods of relief should be adopted that tend to take from relatives their natural responsibilities. On the score of humanity, they join issue with those who advocate the outdoor relief system. The arguments may be summed up under the following heads :—

NECESSARY INADEQUACY OF OUTDOOR RELIEF.

As to grounds of humanity, it should be borne in mind that poverty is always an evil, and that in whatever way it is relieved hardship is sure to occur. Every method has its disadvantages.

The average allowance given to each outdoor pauper throughout London was, in 1887, a little over 3*d.* per head per day, or £4. 14*s.* 3½*d.* per annum.

In Fulham, in 1887, the cost, including relief in kind and also funerals, was under 2½*d.* per day.

In Bethnal Green, it was under 2½*d.* per day.

In Islington, it was under 2½*d.* per day.

Now, it is obvious that this scale of relief cannot always be adequate. If any further proof of this is necessary, it is found in the fact that persons in receipt of outdoor relief sometimes die of starvation. This fact will be borne out by reference to the "Return of Deaths from Starvation," presented to Parliament every year on the motion of Mr. Talbot. In 1876, to take at random one year, 14 per cent. of the adults who are reported on inquest to have died from starvation in London were persons in receipt of outdoor relief.

The advocates of indoor relief insist that the relief under their system is adequate ; the dietary is sufficient and carefully regulated by law, and it is the duty of Guardians to see that no proper precaution for the humane treatment of paupers is neglected.

The difficulties of giving adequate outdoor relief are very great. Applicants seldom fully disclose their sources of income, and Guardians are tempted to rely on this, and give the average 3*d.* a day.

AGED POOR.

In Stepney, some years ago, the Guardians being anxious to insure adequate relief, instructed their officers to see that each recipient of relief among the aged paupers had an income of 7s. per week. They found that they were obliged to give much larger sums than before, and, naturally, they required of a pauper, who was considered to be entitled to outdoor rather than indoor relief, a higher standard of character. The list of outdoor paupers gradually diminished to very small proportions, and private charity, acting in co-operation with the Guardians, undertook to deal with these exceptional cases, and the Guardians have been enabled to make their practice uniform, and to decline applications for outdoor relief.

Considering the enormous and growing burden of the rates, no board of metropolitan Guardians could face the difficulty of giving really adequate relief to any but the most exceptional cases. These are comparatively so few that private charity can deal with them in a more kindly, complete, and sympathetic manner than the officers of the Poor-law.¹

SICKNESS.

Next, with regard to cases of sickness. The number of persons supplied with medical relief from the rates is continually on the increase. The substitute for outdoor relief, it is argued by the strict school, is insurance in a friendly society. The system of outdoor relief proves an incalculable hindrance to a development of this system. No official statistics are available for specific proof of this assertion in London because of the continued shifting of the population, but the fact has been proved beyond doubt in regard to country unions.

In the Union of Bradfield, described on page 116, Mr. Bland Garland stated, in a paper read at the Central Poor Law Conference, December 12, 1888, that membership in doctors' clubs had increased 152 per cent., and in friendly societies 148 per cent., during the period of careful administration.

Mr. Fawcett, in his work on pauperism, tells a story of how a proposal for a friendly society was abandoned at a meeting of miners when the men learnt that if they received relief from a club they would not also receive it from the rates. Such instances might be indefinitely increased if space permitted.

The Friendly Societies Commission² said, in regard to outdoor relief, 'We are not of opinion that our own Poor-law . . . need have any discouraging effect on friendly societies. The root of the evil lies in the lavish administration of outdoor relief, which the Poor-law was specially framed to prevent; the people originated the friendly societies for themselves, not wishing to trust to State relief, but the Guardians have demoralised them in part, by allowing the one system to be made a supplement to the other . . . If outdoor relief could no longer be reckoned on with comparative certainty, a great stimulus would be given to exertions towards making some provision for old age. It would no longer be argued that old age was a long time to look forward to; and the workhouse test would invest providence with new and hitherto unknown attractions. There is no single point in which those best acquainted with the subject more entirely concur, than in recommending a more stringent administration of outdoor relief as the best encouragement to providence. The adoption of this course in the Atcham Union "has made people put money into savings banks with a view to laying up for old age"; and it is generally admitted that no more potent agent can be devised for inducing a man to join a friendly society than the dread of the workhouse.'

WIDOWHOOD.

The controversy between the two schools becomes very acute when they have to deal with the relief of widows.

(a) First, there is the difficulty already alluded to of giving adequate relief.

¹ On page 7 is a note regarding the Tower Hamlets Pension Committee.

² Fourth Report, 1874, p. cxciv.

- (b) There is the discouragement to thrift arising out of the fact that a widow, who has been left unprovided for, but receives an allowance from the rates, may be as well off as the widow of a man who has spared and saved to insure his life, &c.
- (c) There is the fact that a widow who has to work for her living is not able to look after more than one or two children without overtaxing her strength or neglecting her children.
- (d) There is the undoubted difficulty that out-relief in aid of wages reduces the rate of wages.

It cannot be denied that the low wages of women are caused to some extent by the out-relief system. Thus, for instance, if out-relief is given to a woman who gains her living by charring or taking charge of chambers, her employer is able to take into account what she receives from the rates, and to fix her wages accordingly. Mr. Longley, in his report on outdoor relief in London,¹ mentions 'a case which occurred in his presence, where a widow, who applied for a renewal of out-relief, stated that her occupation was to clean an office in which she lived rent free, though she received no wages for her work. The relieving officer told the Guardians, as indeed was evident, that "her relief paid her wages," and that "if it were discontinued her employer must pay for her." The relief, however, was renewed.'

It is asserted by the late Sir Baldwin Leighton (Atcham), Mr. Bland Garland (Bradfield), Mr. Albert Pell, and others, that wages are higher in the strict unions.

Against these facts it is argued that it is a hardship to separate mother and child. This cannot be denied. It is a choice of evils.

But it should be remembered that in all ranks of life children go away to school; also that widows, as a rule, very gladly accept an offer of a vacancy in an orphanage for their children. Their reluctance to send their children to district rate-supported schools is therefore often a matter of pride rather than of maternal solicitude.

It is sometimes said by the out-relief party that the schools are not as well managed as they should be. The reply is, that the sooner this is altered the better. Some of the schools undoubtedly are admirably managed—there is no reason why all should not be so. When the schools are good, widows are very grateful for this form of assistance, but they do not, of course, apply for it as importunately as for outdoor relief.

COMPARISON OF A STRICT AND A LAX UNION.

Those who favour a careful administration of the Poor-law further enforce their views by an appeal to experience and statistics.

- (1) Out-relief, they point out has been abolished in three of the poorest unions in London, without any increase of the numbers in receipt of relief in the workhouse, and the practice has been commended by the Select Committee of the House of Lords. 'We cannot,' they reported, 'too strongly insist on the disastrous results which are certain to follow from outdoor relief, if not very carefully administered, and kept within narrow limits, not only in bringing heavy burdens on the rate-payers, but, what is far more important, by demoralising the working class by the discouragement of thrift and honest industry.'² Some country parishes, which are more isolated than town unions, have been almost entirely dispauperised by a strict administration of the law.
- (2) They further maintain that the lavish out-relief system manufactures paupers as fast as the strict system dispauperises them.

In the City of London, by a lax administration of the law, the Guardians have raised the rate of pauperism to 62·2 per thousand of the population. In the neighbouring union of Whitechapel the rate is only 16·1 per thousand.²

¹ Report to the Local Government Board on Poor-law Administration in London, with special reference to the disposal by Boards of Guardians of applications for relief; by Henry Longley, Local Government Inspector, in the Appendix to the Report of the Local Government Board p. 136 (1873-4).

² Report from the Select Committee of the House of Lords on Poor-law Relief, August 1888.

	Pop. 1881	Indoor	Outdoor
City	51,439	1,536	1,666
Whitechapel	71,363	1,058	92

The Bishop of Bedford, Dr. Billing, for many years rector of one of the largest parishes in Whitechapel, who knows how the poor live better than most men, at a meeting at Chelsea said that he wished from his heart that the system of outdoor relief was put an end to.

Everyone who has any regard for the dignity of human life feels that pauperism brings with it a degradation of character. If men adopt the alternative of insurance and thrift they become good citizens, and take their part in raising the whole status of working-class life.

On page 5 is a table, supplemented by more recent figures dating from 1887, taken from a pamphlet by Mr. Jones, the relieving officer at Stepney.

It should be carefully studied. It effectually, by one pinch of fact, disposes of the theory that outdoor relief is economical.¹

It shows that, comparing half-years ending Lady-day, in 1869 there were 1,708 persons in receipt of indoor relief; in 1890, 1,823.

The cost of indoor relief was, in 1869, £6,344; in 1890 it was £5,504, inclusive of £650, maintenance of patients in Asylums Board asylums.

The outdoor relief in 1869 was £6,153, and distributed to 7,602 persons; in 1890 it was £439, and distributed to 177 persons.

The medical attendance orders were, in 1869, 2,402; in 1890, 1,169.

It is thus quite clear that outdoor relief is not economical, but expensive.

Next the figures prove that to refuse outdoor relief is not, as is sometimes said, to drive people into the workhouse. Thus at Stepney 7,602 persons received outdoor relief in 1869; in 1887, only 95; in 1890, only 177 persons. Yet there was no increase of indoor relief. In 1869 the indoor poor numbered 1,708; in 1887, 1,670; in 1890, 1,823. And this diminution on both indoor and outdoor relief cannot be accounted for by any diminution in the population, which might cause a diminution in the number of possible applicants. By the census, the population of the civil parish of Limehouse, which is the Registrar-General's division for Stepney, contained in 1871 a population of 57,690, with 7,816 inhabited houses; in 1881 a population of 58,500, with 8,012 inhabited houses. There was thus in that part of the period in question, for which there are official returns of population, a slight increase on that head.

It should further be noted that the majority of the inhabitants of Stepney are members of the working class. The poor-rate is levied on the rateable value of the union, and thus forms an addition to the rents paid by the industrious poor. A saving of about £7,000 per half-year is therefore a remission of rent to that amount. The wise administration of the Stepney Board of Guardians saves some £14,000 per annum, and gives it as a solid contribution towards the better housing of the working class.

Similar figures can be produced for Whitechapel.

¹ In making any comparison of returns of Pauperism before and after the passing of 'Gathorne Hardy's Act' in 1867, it must be borne in mind that the new and improved Poor-law Infirmaries and the Poor-law Dispensaries would naturally tend to increase the number of persons in receipt of poor relief.

STEPNEY UNION.

A RETURN of the Numbers of Inmates Relieved in the Poplar and Stepney Sick Asylum, the Bromley and Poplar Workhouses, and the several Schools in connection with the above Union, as well as the numbers who received Outdoor Relief during the several Half-years ending as below; together with the cost of Indoor Maintenance and the amount paid in Outdoor Relief during the same periods, also the number of Men, Women, and Children who received Outdoor Medical Attendance only.

Half-year ending Lady Day	INDOOR POOR				The Half-yearly Cost of Indoor Maintenance	OUTDOOR POOR				The Half-yearly Cost of Outdoor Relief	In addition, the following received Outdoor Medical Attendance only			
	Classification					Classification								
	Men	Women	Childn	TOTAL		Men	Women	Childn	TOTAL		Men	Women	Childn	TOTAL
1869	509	526	673	1708	£6344	1301	2354	3947	7602	£6153	391	1011	1018	2402
1870	549	527	618	1694	6084	1161	1982	3206	6349	5934	372	811	1047	2230
1871	455	448	536	1439	4876	754	1521	2140	4415	5401	299	640	672	1611
1875	556	505	520	1581	4543	101	296	144	541	1200	373	294	155	822
1879	648	501	514	1663	4894	53	157	53	263	686	335	356	100	791
1883	661	509	535	1705	5425	34	77	24	135	362	383	376	165	924
1886	773	524	529	1826	5809	26	53	17	96	250	418	487	208	1113
1887	655	523	492	1670	5389	28	49	18	95	218	379	477	199	1055
1888	786	557	528	1871	5221	39	56	28	123	224	356	484	226	1066
1889	799	532	459	1790	5527	38	46	20	104	192	338	444	222	1004
1890	809	549	465	1823	5504	48	65	64	177	148	439	554	176	1169

MEMORANDA.—During the 1st Week, Midsummer 1869 the Outdoor Weekly Relief amounted to															
"	"	"	"	"	"	"	"	"	"	"	"	...	£219	0	0
"	5th	"	"	"	"	"	"	"	"	"	"	...	11	13	4
"	6th	"	"	"	"	"	"	"	"	"	"	...	10	10	6
"	"	"	"	"	Christmas	1887	"	"	"	"	"	...	7	7	0

* These include the cost of Maintenance of Patients in M.A.D. Asylums (about £650), which theretofore had not been included.

For reasons already given, the real effect of a strict administration cannot be seen in London, because neighbouring unions pursue their own laxer methods ; but the following figures from a country union are instructive. They show a continuous decrease in pauperism and expenditure from 1871 to 1890.

BRADFIELD UNION.

COMPARATIVE STATEMENT of Pauperism on the 1st of January, 1871 to 1890, inclusive, and of the Expenditure for the years 1871 to 1889 inclusive.

Population by Census of 1871—15,853 ; by Census of 1881—17,972.
Area of Union—62,977 Acres.

Years	PAUPERISM				EXPENDITURE			
	Exclusive of Lunatics in Asylums and Vagrants				Proportion of Paupers to Population	In Maintenance	Out Relief	Rate in the Pound
	Paupers relieved on 1st January							
	Outdoor	Indoor	Total	One in				
1871	999	259	1258	13	2235	4658	24½	
1872	835	214	1049	15	2211	4084	21¼	
1873	750	200	950	16	1629	3810	19	
1874	604	184	788	20	1672	3366	18½	
1875	610	174	784	20	1613	3035	13¼	
1876	482	154	636	25	1469	2557	12¼	
1877	349	140	489	32	1448	2147	10½	
1878	279	152	431	37	1525	1757	10¾	
1879	234	135	369	43	1411	1370	9½	
1880	181	138	319	49	1400	1289	9	
1881	202	151	353	45	1365	1194	9	
1882	142	151	293	61	1449	929	8½	
1883	116	144	260	69	1220	784	7¾	
1884	90	146	236	76	1287	688	7¾	
1885	71	136	207	87	1192	481	6¾	
1886	60	120	180	100	1065	420	6½	
1887	52	110	162	111	1005	380	6½	
1888	42	100	142	126	977	305	5¾	
1889	38	122	160	112	993	287	5¼	
1890	32	102	134	122¹	—	—	—	

The population by census of 1881 has been reduced to 16,366, and the rateable value by £5,110, in consequence of a transfer of a portion of the union that had no pauperism to that of Reading; the foregoing statistics are therefore less favourable than they would otherwise have been.

To sum up :

1. The withdrawal of outdoor relief leads to a reduction of pauperism and of expenditure.

In Stepney, if the half-years ending Lady-day be compared, pauperism between 1869 and 1890 has decreased in numbers by 7,310, or 78 per cent. of the number for the former year, and the cost of Poor-law relief £6,845, or 54 per cent. of the cost for 1869.

In the Bradfield Union pauperism has, between 1871 and 1889, decreased 89 per cent., and the poor-rate has decreased from 2s. 0½d. to 5¼d.

2. The withdrawal of outdoor relief leads to self-dependence and thrift.

At Bradfield, between 1871 and 1888, membership in doctors' clubs has increased 152 per cent., and in friendly societies 148 per cent.

Of Stepney, Mr. Jones says :¹ ' Amongst a certain class self-respect is on the increase ; but there is a certain class, which in my paper I have termed the hereditary class, which have no self-respect. All they care for is getting what they can. I am sorry to speak of any fellow-beings in such terms, but it is my experience. The hereditary class is not increasing. There is no way for the [Poor] law to deal with it ; but charity, man to man, might deal with it, and draw or drag them, as it were, from their present condition.'

Mr. W. Vallance,² speaking of Whitechapel, in which a system of administration similar to that in Stepney prevails, said in 1886 : ' I don't know that they [the working classes generally at the East End] are earning more wages, but the conditions of their life have improved during the last sixteen years. There is the fact that the public-house trade has gone down very much. The poor are more sober than they were, and I think, too, that the poor are more thrifty than they were. Workers among the poor also say that rents are paid with greater regularity than formerly, and that they put by more in savings and penny banks.'

Those who know what pauperism is will readily admit that such a system deserves more attention and consideration than it receives, both from the point of view of the poor and of the ratepayer.

APPENDIX.

I.—TOWER HAMLETS PENSION COMMITTEE.

In Stepney, Whitechapel, and St. George's-in-the-East the Tower Hamlets Pension Committee has been of use in 'providing pensions, so far as funds permit, for those poor persons who seem by their character and circumstances to be worthy of assistance outside the workhouse.' Applicants must be poor and aged, have made genuine efforts after independence, and have no near relations able to provide for them. They must be resident in East End unions, where out-relief has been, or is being, abolished. The strictest investigation is made, in the first instance by District Committees of the Charity Organisation Society, and afterwards by the Committee. The amount of pension varies according to the circumstances of the case. No pension exceeds 4s. a week, or is granted for more than six months at a time. The pensions are given in supplementation of other sources of income—*e.g.* from relatives, friends, &c. Cases in receipt of parish relief are ineligible. Pensions are distributed, as far as possible, through existing local agencies. The number of pensioners in 1888 was about 111 ; the pensions amounted to £951. 16s. 6d.

II.—BOOKS AND PAMPHLETS.

Guardians and ratepayers who are anxious to inform themselves fully on this subject, with a view of doing their duty in regard to this difficult and important question, are referred to the following authorities :—

Dr. ASHCROTT's recent work, 'The English Poor Law System. Knight & Co.

The Reports of the Poor-law Commissioners appointed in 1832 as to the ruin caused by the old Poor-law.

Sir G. NICHOLL's 'History of Poor-law,' 2 vols. Murray.

Professor FAWCETT's 'Pauperism.' Macmillan & Co.

Mr. FOWLE's 'Poor Law.' Macmillan's Citizen Series.

¹ See evidence Select Committee of the House of Lords on the Poor-law, p. 139.

² Report on Exceptional Distress, by a Special Committee of the Charity Organisation Society, p. 44. 1886.) Cassell & Co., and at the offices of the Society.

'The Old Poor-law and the New Socialism ; or, Pauperism and Taxation, by F. C. MONTAGUE (Cobden Club). Cassell & Co. (1886).

And for the most able, exhaustive, and detailed account of the administration of out-relief in London, Mr. LONGLEY's report in the third annual report of the Local Government Board, 1873-4. A more recent and very able report is that of Mr. Baldwyn Fleming, H.M. Inspector for the district comprising the counties of Dorset and Southampton, and parts of Wilts and Surrey, page 115, Appendix B, Local Government Board Report, 1889-90.

CHARITY ORGANISATION SOCIETY,
15 Buckingham Street, London, W.C.

November 1890.

THE COLLECTING SAVINGS BANK.

AMONGST the various methods adopted for inculcating habits of thrift amongst the working classes is that of Penny Banks carried on by means of collectors; and as this system is attaining considerable proportions, and has proved successful where judiciously carried on, it has been thought desirable to direct more special attention to it.

Probably in every parish or district in England there exists some organisation for collecting money for special purposes, such as coal, clothing clubs, &c., but the distinctive feature of Collecting Banks is that they are for saving pure and simple, the money when saved being absolutely at the disposal of the depositor.

Without doubt the Post Office Savings Bank, offering as it does a fair rate of interest combined with absolute security, is well adapted to meet the requirements of the naturally thrifty and better educated class of skilled artisans; but as regards the uneducated and poorer class of workpeople it has remained almost a dead letter. There are other Savings Banks where depositors may place a humbler amount than the 1s. required by the Post Office, but experience shows that there are great numbers of the people who either through ignorance or shiftlessness will not make use of any of the ordinary channels for saving. They will go to no Savings Bank. In the first instance, at any rate, *the Savings Bank must go to them.*

It is here that the Collecting Bank steps in, the small amount that can well be spared, but would never have found its way to any Savings Bank, being intercepted, as it were, before the wage-earner has let it slip through his fingers.

This is not an ideal state of things, and it is highly desirable, where a Collecting Savings Bank is established, that depositors should be led on to place their savings either with the Post Office or some other well-established Bank, instead of making their thrift dependent upon the weekly visit of the collector. For this reason it is better not to allow any interest or bonus whatever upon the money collected.*

The usual method of starting a Collecting Bank is for some responsible persons known in the district to introduce to the people those who propose to undertake the collection, and inform them upon what day and at about what time the collector will call; or sometimes notices are distributed giving the same information and stating the objects of the Bank. The collector gives to each depositor a card ruled on one side, so as to allow the entering of

* The largest Collecting Societies, viz., those of Liverpool and Manchester, and others who follow on their lines, allow no interest. It does not appear that those which give interest flourish better than those which do not.

a payment for every week in the year, and on the other the Rules of the Bank are printed. Upon a payment being made it is the business of the collector to enter it upon the card and also in a book kept for that purpose. It is very advisable that there should be more than one person responsible for the money collected and general management of the Bank, not only as a precaution against the possible contingency of fraud (although this is not to be overlooked), but chiefly because, should there be but one person responsible, and he were to die or meet with an accident rendering him incapable of attending to the affairs of the Bank, the depositors might be placed in a very awkward position. It must be borne in mind that any hitch, such as delay in repaying deposits, &c., is destructive of confidence and may be a serious matter to the humble depositor.

At the end of this leaflet will be found a specimen of such card and also of Rules, which will help to make clear the working of the system.

The best time for visiting the houses for collecting purposes is in the early part of the week (Monday morning being quite the best time); but whatever day may be arranged, it is highly important that the collection should be made *regularly*, as experience shows that if a week be missed the money that would have been saved is hardly ever forthcoming the following week.

The money collected should at once be handed over to the person responsible for the management of the Bank, and it is very desirable that all sums collected should be paid into the Post Office Savings Bank to an account opened for that purpose, both as a precaution of safety and also because the interest obtained, even if of a very small amount, will go far towards defraying the trifling expenses of printing, &c.

It will be found that in most cases the bulk of the money deposited is drawn out before Christmas, the depositors starting again early in the New Year. But although this is not satisfactory, yet the fact that the depositor has something in hand during the year to meet his requirements and need not run into debt is a point gained for the cause of thrift, and may lead to a better state of things. An important feature of this collecting system is the opportunity which it gives of bringing to the knowledge of working people the advantages offered by the Post Office Savings Bank and by the various friendly and other societies which exist for their benefit.

The work of collecting is but slight. Two hours a week will do a great deal, and with fair organisation a large district can be worked by a few collectors.

Another plan which has been found by well-known and experienced workers to be useful is that of the sale of stamps, to be affixed to the forms supplied by the Post Office. When a form is filled up by the twelve stamps required, the visitor is able to open a Post Office Savings Bank account, which can be constantly added to in the name of the depositor. The advantages of this

plan are (1) that the visitor becomes a link between the depositor and the Post Office Savings Bank, and (2) that no bookkeeping is necessary.

Collectors should be strictly forbidden to give anything in the shape of relief, either in money or goods.

All collectors who have had experience can relate instances where the humble start made in the Collecting Savings Bank has led to permanent habits of thrift and to prosperity. The following are strong examples :—

A visitor came across a family in her district whose home was an example of neglect, poverty, and unhappiness. The man drank, the rooms were dirty, the children neglected, and the wife hopeless. The man, a butcher's porter, earned plenty of money, but had never thought of saving anything, and indeed, was constantly in debt and living from hand to mouth. Many visits were paid to this house before the man began to realise that by means of systematic saving he might transform his home and entirely change the position of himself and his family. When the conviction dawned upon him at last he began to put by, and in from two to three years he was able to take a house and shop in a London suburb, to which he removed his wife and children, and when heard of by the visitor after several years had passed, his home was happy and prosperous, and he was in a fair way to become a substantial tradesman.

In another case a visitor met with a family who were living in a terrible state of dirt and disorderliness. The man earned good money when at work, but his work was precarious, and he and his wife had always been accustomed to spend freely when money was in hand, and to get into debt wherever possible when work was slack. Food in extravagant quantities, or almost no food at all—the management in this family was of the worst. A start was made in a Collecting Bank when work was good, the money mounted up so rapidly that there was enough to draw upon when the time of slackness came, the home gradually improved with the management, for where there is regular saving, extravagance ceases, and as the children left school and started work they each saved for themselves. After some years the family moved to a more respectable neighbourhood, where doubtless they will continue to practise the thrift of which they first learnt the value by means of a Collecting Bank.

CHARITY ORGANISATION SOCIETY,
15 Buckingham Street, Strand, W.C.

March 1894.

N.B.—Mr. E. L. Agar, Hon. Sec. of the Special Committee of the Charity Organisation Society on Insurance and Saving, will be glad to give enquirers any further information in regard to the work of the Collecting Savings Bank system. Letters should be addressed to him at Hilly Mead, Wimbledon.

No. 189 COLLECTING SAVINGS BANK.

Depositor Collector

						Monthly Totals	
						Deposited	Withdrawn
						£ s. d.	£ s. d.
Balance from 189.....							
Weeks	1	2	3	4	5		
Jan.							
Feb.							
March							
April							
May							
June							
July							
Aug.							
Sept.							
Oct.							
Nov.							
Dec.							
Totals	...	...	...	...	...		
Amount collected							
Withdrawn	...	...	...	...	...		
Balance	...	...	...	...	...		

Rules see back of Card.

COLLECTING SAVINGS BANK.



Committee:
Hon. Treasurers:
Hon. Sec.:

RULES.

1. Any sum from one penny upwards will be received, and no depositor may have more than £5 in the Bank.
2. No interest will be given upon money deposited.
3. Depositors may withdraw their money on one week's notice. The depositor must present this card in person to receive the money.
4. Should this card be lost, the depositor shall pay id. for a new one.

N.B.—It is strongly recommended that depositors should at the earliest opportunity transfer their savings to the Post Office Savings Bank, where they will get interest for their money. The Collector will give full information.

CHURCH CHARITY: A GOOD EXAMPLE.

THE following article is taken from the St. Anne's Church, Soho, Monthly Paper (December 1892).

WINTER DISTRESS.

There promises to be plenty of it during the next few months; and it will suddenly occur to many minds that there is such a place as St. Anne's Church (a fact which they have consistently forgotten since last Christmas), and that the clergy sit there to be bled on Mondays, Wednesdays, and Fridays, between the hours of 11 a.m. and 12 noon. As a general rule such visitors were either married at St. Anne's, or else have a mother lying in the churchyard—it is extraordinary the number of people who have been married or buried at St. Anne's, and whose names have been accidentally omitted from the Registers.

Our experience leads us deliberately to avow it as our belief that by far the greater part of our population regard the Church simply and solely as an institution with enormous wealth at its disposal, and the clergy as a body of men—'mostly fools'—who have been ordained for the express purpose of running about the parish with a can of soup in one hand and a half-cwt. of coals in the other.

What are the facts? We have absolutely no endowment for the relief of distress; our poor fund is replenished solely by the contributions of charitable parishioners in answer to the Rector's annual winter appeal; and as for the clergy, they have very distinct and definite ideas of their own with regard to methods of distribution and the claims of recipients.

We are quite aware that the new system which was introduced into the parish with the advent of the present staff is not regarded with satisfaction by many of the inhabitants of Soho; loud and long at first were the muttered groans and grumbles of those who were turned empty away from their periodical visit to the vestry for a ticket 'for some grocery or a little meat'; *e.g.* 'Well, you're an 'ard un, you are; d'ye call yusself a parson? Why, a flint's a feather-bed compared to you,' etc.

But, really, we are not (we say it in all sincerity and humility) the inhuman heartless monsters we are so often represented, and therefore it may be well for us to take this opportunity of explaining something of our methods and ground of action.

If charity meant giving poor people in distress what they wanted, or said they wanted, how delightfully easy it would be! But infinitely graver considerations are involved, and the almoner's task is one of incredible difficulty, for he well knows—or ought to—that in many instances the distress witnessed is but a symptom of a far more serious evil, and that if he thoughtlessly or carelessly hastens to apply a temporary and

insufficient remedy, he will infallibly aggravate the evil which is the cause of the distress.

By way of illustration we will ask the reader to accompany us to the vestry, listen to the sad stories of a few specimen applicants, and observe our action in each case, and the ground of that action.

Case 1. Enter an old lady who 'hasn't troubled us for some time,' but looks in to see if we could spare her 'a bit of meat or an order for coal.' Now, we know that her poverty is undoubted, but there are lazy sons, who, if they did not drink, might help her; we know also that she is something of a professional 'church-creeper,' belongs to at least three mothers' meetings, and with assets apparently *nil*, manages somehow or other to pay her way, including a weekly rent of 4s. 6d. If she has got to face the problem of life, not only for the next few hours but for several years, of what real use would a sixpenny ticket be to her? Result: nothing from us, imprecations from her.

Case 2. A man, evidently in bad consumption, who has exhausted his savings, asks for advice. Result: inquiries are made, his relations undertake to make a small weekly payment, and St. Anne's and the Charity Organisation Society between them despatch him to Ventnor, and maintain him there for some time at a total cost of about £6.

Case 3. A young man has had his leg broken in a street accident; there is nothing coming in, and a wife and two children to keep. Result: St. Anne's and the Charity Organisation Society make an allowance of 17s. 6d. for eight weeks.

Case 4. A man requires the renewal of an artificial foot, which costs £5. 5s. Result: St. Anne's pays half, the Metropolitan Sunday Hospital Fund making a grant for the remainder.

Case 5. A bootmaker with a large family is desperately ill—indeed dying—but persists in working, though he can hardly hold his knife. What is to be done? We cannot possibly keep them till his death. Our strong advice to him is to go to the infirmary, where the treatment, food, and attendance is, as an inmate only the other day expressed it, 'better than in many a hospital'; in that case there would be little difficulty in finding homes and schools for the children. But, no; he refuses, saying 'he would rather stick to his last till he drops.' Result: no help given, because we have not his consent to obviate the cause of this distress, and could therefore only tinker at its amelioration. Meanwhile, the man struggles on, getting a soup ticket here, a coat there, a shilling somewhere else, a truly pitiable existence.

Case 6. A man is ill, and his family are reported to be in desperate straits. We call; find that the rent was paid up till the husband fell ill, and that they have since lived by pledging everything they could lay their hands on. We examine the dates on the pawn tickets, give them five shillings for immediate necessities, and, on testing the accuracy of their statements, St. Anne's and the Charity Organisation Society allow them 14s. a week conditionally on a brother paying 2s.

Case 7. A man comes who has been out of work, through no fault of his own, for months, and would like a little temporary assistance. Answer:

We will investigate your case, and if satisfactory will advertise for you, help you to provide an outfit, pay railway fare, redeem tools, indeed, anything that may lead to your permanent benefit, but give you a dole because you are out of work, we cannot and will not.

From the above cases it will be seen that the first essential with us is a thorough investigation of the statements and circumstances of all applicants; and to this end we work hand in glove with the Charity Organisation Society, who very frequently meet us half-way in any expenditure, and thus double the number of people we can relieve. Here two questions may be asked: Do not the poor people often starve or die whilst the C.O.S. agent is making his inquiries? No: in all really urgent cases temporary assistance is promptly given if required. Do not applicants resent inquiries being made as to their wages, relatives' means, etc.? Occasionally they do: but if so, we almost invariably find that it is for the best of reasons—because their original statements do not coincide with facts.

OUR OBJECT IN GIVING RELIEF.

(a) To effect a *permanent benefit*, not merely a temporary alleviation of distress.

(b) To help those who have made any effort to help themselves.

(c) To provide *adequate help*. Inadequate relief is as bad or worse than none at all, because it would often encourage people to continue to live on insufficient means without any hope of improving their condition.

Bearing this threefold object in mind, it will be clear that

THE CASES WE CAN AND DO HELP

are principally those arising from (1) *sickness* which must always compel the sympathy of the Christian; (2) *accidents*, or any other unforeseen emergency; (3) *temporary embarrassment*, the removal of which will in all probability place the applicant in a position of independence; (4) *old age*, when, after a life of hard work, the applicant's small savings, together with the little assistance which relatives may be able to give, can well be supplemented by a few shillings weekly as a pension. A more satisfactory method than this of helping the deserving poor (until the much-discussed National Pension scheme is settled) it would be impossible to suggest. We are doing what we can in this direction, but a Pension Secretary, to investigate likely cases, and co-operate with the Pension Referees of the Charity Organisation Society, is much needed at St. Anne's.

THE CASES WE CANNOT HELP,

though it goes sorely against the grain to be obdurate, are those arising from (1) *slackness of work*: these are the hardest cases to refuse, because the distress is so genuine: but if once we were to begin to help such cases, where should we stop, or rather, how far would our few pounds go? And, more important still, to be occasionally out of work is a contingency for which the wage-earning class ought to be prepared; and to relieve distress

arising from this cause would be injurious to those very classes, because not only would it have a tendency to keep down wages, but it would remove the present inducement to put by money during the time of work. (2) *chronic poverty*: this we cannot remove, and a passing palliative is worse than useless. We rejoice at the abhorrence in which the State charity of the Poor-law is held by every self-respecting man or woman, but at the same time it must be remembered that in England we have not to decide whether or not a man shall starve. Whilst the Poor-law is in force no one need face the worst penalties of destitution. Private charity cannot and ought not to compete with that of the State.

In conclusion, let it be noted once more

(1) That we more readily give £5 to a deserving case which can be permanently benefited, than five pence to a case of chronic poverty.

(2) That any evidence of previous thrift, or the willingness of relatives to help, will always strongly prepossess us in favour of the applicant's claim.

(3) That we hate and abominate, and have as little as possible to do with, the ticket or dole system. If, instead of giving one person £5 towards, say, convalescent treatment, we were to distribute that amount in sixpenny tickets for tea and sugar, how popular we should be! But *cui bono*? What real good would it do?

We have thus laid down the main lines of our methods of parochial relief. We trust that those who are able to approve them will forthwith make us their almoners.

CHARITY ORGANISATION SOCIETY,
15 Buckingham Street, Strand, W.C.

April 1893

THE REGISTRATION OF RELIEF.

THE following is an account of a plan for the Registration of Relief which has worked successfully in the Poor-law Union of Hackney and in other districts.

The object of the 'Hackney Association for the Registration of Relief' is the prevention of overlapping—*i.e.*, the prevention of the possibility of two or more relief-giving agencies helping one and the same family at the same time, each without being informed of what the other is doing. The plan adopted by the Hackney Association is simple and effective. A representative of each charitable agency forming the Association is supplied with a number of forms of foolscap size, ruled vertically in three columns for *surname*, *Christian name*, and *address*, and he is asked to enter on these the names and addresses of all those families which have been relieved by him during the preceding month, and to send them under cover to the Registrar at an office in the centre of the district. It is the duty of the Registrar on receipt of the forms to enter the names and addresses in his index as soon as possible, noting any cross references, such as the appearance of the same family on two separate lists, and, where more than one agency is found to be relieving the same person, to notify that fact to each of them.

Before describing in detail how this process is effected, it may be well to consider briefly the advantages of such a system.

In the first place, it becomes a valuable means for the detection of professional begging.

Secondly, without in any way lessening the total number of cases helped in the district, it enables every charitable agency to bring all its funds, energy, and interest to bear on a considerably smaller number of cases than has been heretofore possible—a great advantage when we remember that it is already a widely accepted principle that special personal knowledge of the case is one of the most important factors in effective relief.

Thirdly, in the course of time such a system of Registration will furnish data and statistics hardly obtainable in any other quarter, which

may prove invaluable to the private or public systems of relief of the future.

Lastly, very good results arise from the association and co-operation of agencies and individuals of various shades of religious opinion under the name and in the cause of charity.

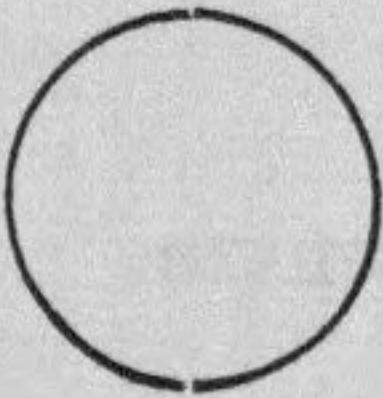
We have now to consider how the registration of the cases is best effected. Very little consideration will show that the cataloguing them month by month in a book would be an impossibility; no binding could stand the wear and tear, and any book holding the details of, say, ten thousand cases would be too cumbersome to work from, to say nothing of the practical difficulty of making constant erasures and additions. This difficulty has been overcome by the employment of a *Card Catalogue Cabinet*, and it is to describe the card index and its use that this paper has been for the most part written.

A card index resembles nothing so much as the cabinets of drawers made for the reception of specimens in a scientific collection, the specimens in this case being a series of cut and ruled cards, each card bearing hieroglyphic epitome of the case of a person assisted.

The one on which the writer has been working contains six drawers; each of these drawers is divided lengthwise into two long receptacles, and these again are divided crosswise by a moveable wooden partition into two sub-divisions. This would give in all twenty-four sub-divisions, but two of the twelve half-drawers being divided into three such sub-divisions, we have in all twenty-six. It will be understood that each of these sub-divisions corresponds to a letter of the alphabet, and on the outside of each drawer are printed in capitals the letters under which the cards come, the cards being placed in the sub-divisions in strictly alphabetical order. One peculiarity in the *facsimile* of a card given will not escape notice, the circular (or better, oval) hole in the left-hand bottom corner. This is part of a patent which makes the card index at once more durable and easier of access. A set of brass rods slides through the fronts of the drawers, passes right through the series of cards, and finally rests in the back of the chest. By this means six cards, or sixty, or six hundred, are kept in position, and prevented from being misplaced, or lying flat down or sticking together, or from performing other such tiresome antics. For bringing the register up to date all the rods can be removed and as easily inserted when the work for the time being is over.

So much for the construction of the card index: let us now follow the Registrar in his work and see how he makes use of it. He has by him a list of the agencies sending returns numbered in Roman figures. Let us suppose that the Minister of the Wesleyan Chapel of the district has just sent him a list of some 30 names of people helped in one way or another during the past month. This charitable agency we will say is marked IV. on his list. Turning to the names he takes the first one, Smith, John and Elizabeth, 100 Blank Street. Opening the drawer containing the S's, he finds no cards bearing this name and address: it is a fresh case: so he takes a blank card and writes in the left-hand corner the name, on the right the address. On the first printed line he writes the year, next the

Roman figure IV., and after that, as the returns are dated September, a small 9 of ordinary notation.

SMITH	John Elizabeth	100 Blank Street.
	1892 IV. 9.	

SPECIMEN CARD. ACTUAL SIZE.

The next name he finds is already in the index, and has the Roman IV. with the smaller figures 1, 2, 5, 7, following it, so merely jotting down the 9 for September he takes the next. He finds the card in question, and the Christian name and address show him he is on the track of the right person, but on the card is another Roman figure XI., representing, we will suppose, the Parish Church of the district, and telling him plainly enough that the person whose name is on the card has been in receipt of relief from two quarters at once. This may mean nothing or much, but that is for the persons interested to decide; it is an ‘overlap,’ and as such is noted in the book kept for the purpose. So the process of entering the names goes on till all are on the Index, and the overlap book has its complement of names from which a second set of forms is compiled for the benefit of all charitable agencies interested, containing the names and addresses of all ‘overlappers’ and particulars as to the time when and the agencies by which they were assisted.

For this process clear handwriting and some patience are absolutely essential, while a working knowledge of the district is a good safeguard against mistakes arising from illegible returns. It may be added that a stylographic pen (this is not an advertisement) will be found a great convenience where much disconnected writing has to be done.

One particular point is of very great importance. The Registrar must impress on those interested that the whole question turns on his being able to enter the full Christian names of those assisted; the constant change of home that goes on among a shifting population makes the address alone inadequate. The full Christian name of husband and wife should be obtained wherever possible, otherwise the register must either give scanty or inaccurate particulars; whereas if these be furnished the whole system

of Registration will, on these lines, be found perfectly easy and simple to carry out.

J. B. P.

HACKNEY ASSOCIATION FOR THE REGISTRATION OF RELIEF. CENTRAL HACKNEY COMMITTEE.

Rules.

NAME.—The name of the Society shall be 'The Hackney Association for the Registration of Relief.'

OBJECTS.—To prevent overlapping of relief within the Hackney District, by means of registration of cases relieved, and to act as a consultative body in special cases.

CONSTITUTION.—The Association shall consist of one representative from each place of worship or charitable agency within the district, though other workers are at liberty to attend the meetings without a vote.

Regulations.

1. A suitable register shall be procured and kept at an office in the centre of the district if possible.

2. A Registrar shall be appointed annually by the agencies concerned—the remuneration, if any, to be decided upon by the Committee.

3. Each agency or person shall send to the Registrar during each month a list containing the Christian name, surname, and address of all persons who have been relieved during the preceding month, and at the same time particulars of relief shall, if possible, be given.

4. No one but the Registrar and members of the Committee shall have access to the register, which shall be used for the purpose specified and for no other.

5. It shall be the duty of agencies or persons, where overlapping exists, to consult with each other as to what relief shall be given in the future.

6. The Committee shall meet quarterly, and the Registrar shall have power to summon a special meeting at any time, if necessary.

7. The Committee shall raise the funds necessary—each member of the Committee to contribute not less than 2s. 6d. per annum.

8. No alteration shall be made in the objects of the Committee or in its regulations, except by a vote of a majority of two-thirds of the members present at a meeting called for the purpose, fourteen days' notice of the proposed alteration having been previously given to every member.

CHARITY ORGANISATION SOCIETY,
15 Buckingham Street, Adelphi, W.C.

April 1893.

Giving Alms no Charity,

And Employing the

P O O R

A Grievance to the

NATION,

Being an

E S S A Y

Upon this

Great Question,

Whether Work-houfes, Corporations, and Houfes of Correction for Employing the Poor, as now practis'd in *England*; or Parish-Stocks, as propos'd in a late Pamphlet, Entituled, *A Bill for the better Relief, Imployment and Settlement of the Poor, &c.* Are not mischievous to the Nation, tending to the Destruction of our Trade, and to Encrease the Number and Misery of the Poor.

Addressed to the Parliament of England.

L O N D O N:

Printed, and Sold by the Booksellers of *London* and *Westminster*. MDCCIV.

PRICE THREEPENCE.

P O O R

NATION

E S S A Y

QUESTIONS

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GIVING ALMS NO CHARITY.

To the Knights, Citizens, and Burgesses in Parliament Assembled.

Gentlemen,

HE that has truth and justice, and the interest of *England* in his design can have nothing to fear from an *English* Parliament.

This makes the author of these sheets, however despicable in himself, apply to this Honourable House, without any apology for the presumption.

Truth, *Gentlemen*, however meanly dress'd, and in whatsoever bad company she happens to come, was always entertain'd at your bar; and the Commons of *England* must cease to act like themselves, or which is worse, like their ancestors, when they cease to entertain any proposal, that offers it self at their door, for the general good and advantage of the people they represent.

I willingly grant, that 'tis a crime in good manners to interrupt your more weighty councils, and disturb your debates; with empty nauseous trifles in value, or mistaken schemes, and whoever ventures to address you, ought to be well assur'd he is in the right, and that the matter suits the intent of your meeting, *viz. To dispatch the weighty affairs of the kingdom.*

And as I have premis'd this, so I freely submit to any censure this Honourable Assembly shall think I deserve, if I have broke in upon either of these particulars.

I have but one petition to make with respect to the author, and that is, that no freedom of expression, which the arguments may oblige him to, may be constru'd as a want of respect, and a breach of the due deference every *English* man owes to the representing power of the nation.

It would be hard, that while I am honestly offering to your consideration something of moment for the general good, prejudice should lay snares for the author, and private pique make him an offender for a word.

Without entering upon other parts of my character, 'tis enough to acquaint this assembly, that I am an *English* freeholder, and have by that a title to be concern'd in the good of that community of which I am an unworthy member.

This Honourable House is the representative of all the freeholders of *England*; you are assembl'd for their good, you study their interest, you possess their hearts, and you hold the strings of the general purse.

To you they have recourse for the redress of all their wrongs, and if at any time one of their body can offer to your assistance, any fair, legal, honest and rational proposal for the publick benefit, it was never known that such a man was either rejected or discourag'd.

And on this account I crave the liberty to assure you, that the author

of this seeks no reward ; to him it shall always be reward enough to have been capable of serving his native country, and honour enough to have offer'd something for the publick good worthy of consideration in your Honourable Assembly.

Pauper ubique jacet, said our famous Queen *Elizabeth*, when in her progress thro' the kingdom she saw the vast throngs of the poor, flocking to see and bless her ; and the thought put her Majesty upon a continu'd study how to recover her people from that poverty, and make their labour more profitable to themselves in particular, and the nation in general.

This was easie then to propose, for that many useful manufactures were made in foreign parts, which our people bought with *English* money, and imported for their use.

The Queen, who knew the wealth and vast numbers of people which the said manufactures had brought to the neighbouring countries then under the King of *Spain*, the *Dutch* being not yet revolted, never left off endeavouring what she happily brought to pass, *viz.* the transplanting into *England* those springs of riches and people.

She saw the *Flemings* prodigiously numerous, their cities stood thicker than her peoples villages in some parts ; all sorts of useful manufactures were found in their towns, and all their people were rich and busie, no beggars, no idleness, and consequently, no want was to be seen among them.

She saw the fountain of all this wealth and workmanship, I mean the wool, was in her own hands, and *Flanders* became the seat of all these manufactures, not because it was naturally richer and more populous than other countries, but because it lay near *England*, and the staple of the *English* wool which was the foundation of all their wealth, was at *Antwerp* in the heart of that country.

From hence, it may be said of *Flanders*, it was not the riches and the number of people brought the manufactures into the *Low Countries*, but it was the manufactures brought the people thither, and multitudes of people make trade, trade makes wealth, wealth builds cities, cities enrich the land round them, land enrich'd rises in value, and the value of lands enriches the Government.

Many projects were set on foot in *England* to erect the woollen manufacture here, and in some places it had found encouragement, before the days of this Queen, especially as to making of cloath, but stuffs, bays, says, serges, and such like wares were yet wholly the work of the *Flemings*.

At last an opportunity offer'd perfectly unlook'd for, *viz.* the persecution of the Protestants, and introducing the *Spanish* inquisition into *Flanders*, with the tyranny of the Duke *D'Alva*.

It cannot be an ungrateful observation, here to take notice how tyranny and persecution, the one an oppression of property, the other of conscience, always ruine trade, impoverish nations, depopulate countries, dethrone princes, and destroy peace.

When an *English* man reflects on it, he cannot without infinite satisfaction look up to Heaven, and to this Honourable House, *that* as the spring *this* as the stream *from* and *by* which the felicity of this nation has obtain'd a pitch of glory, superior to all the people in the world.

Your Councils especially, when blest from Heaven, *as now we trust they are*, with principles of unanimity and concord, can never fail to make trade flourish, war successful, peace certain, wealth flowing, blessings probable, the Queen glorious, and the people happy.

Our unhappy neighbours of the *Low Countries* were the very reverse of what we *bless our selves for in you*.

Their kings were tyrants, their governours persecutors, their armies thieves and blood-hounds.

Their people divided, their councils confus'd, and their miseries innumerable.

D'Alva the *Spanish* Governor, besieg'd their cities, decimated the inhabitants, murther'd their nobility, proscrib'd their princes, and executed 18,000 men by the hand of the hang-man.

Conscience was traml'd under foot, religion and reformation hunted like a hare upon the mountains, the inquisition threaten'd, and foreign armies introduc'd.

Property fell a sacrifice to absolute power, the countrey was ravag'd, the towns plunder'd, the rich confiscated, the poor starv'd, trade interrupted, and the 10th penny demanded.

The consequence of this was, *as in all tyrannies and persecutions it is*, the people fled and scatter'd themselves in their neighbours countries, trade languish'd, manufactures went abroad, and never return'd, confusion reign'd and poverty succeeded.

The multitude that remain'd push'd to all extremities, were forc'd to obey the voice of nature, and in their own just defence to take arms against their governours.

Destruction it self has its uses in the world, the ashes of one city rebuilds another, and God Almighty, who never acts in vain, brought the wealth of *England*, and the power of *Holland* into the world from the ruine of the *Flemish liberty*.

The *Dutch* in defence of their liberty revolted, renounc'd their tyrant prince, and prosper'd by Heaven and the assistance of *England*, erected the greatest commonwealth in the world.

Innumerable observations would flow from this part of the present subject, but brevity is my study, I am not teaching; for I know who I speak to, but relating and observing the connexion of Causes, and the wondrous births which *lay then* in the womb of Providence, and are since come to life.

Particularly how Heaven directed the oppression and tyranny of the poor should be the wheel to turn over the great machine of trade from *Flanders* into *England*.

And how the persecution and cruelty of the *Spaniards*, against religion should be directed by the secret overruling Hand, to be the foundation of a people, and a body that should in ages then to come, be one of the chief bulwarks of that very liberty and religion they sought to destroy.

In this general ruine of trade and liberty, *England* made a gain of what she never yet lost, and of what she has since encreas'd to an inconceivable magnitude.

As *D'Alva* worried the poor *Flemings*, the Queen of *England* entertain'd them, cherish'd them, invited them, encourag'd them.

Thousands of innocent people fled from all parts from the fury of this merciless man, and as *England*, to her honour has always been the sanctuary of her distress'd neighbours, so now she was so to her special and particular profit.

The Queen who saw the opportunity put into her hands which she had so long wish'd for, not only receiv'd kindly the exil'd *Flemings*, but invited over all that would come, promising them all possible encouragement, privileges and freedom of her ports and the like.

This brought over a vast multitude of *Flemings*, *Walloon*s, and *Dutch*, who with their whole families settled at *Norwich*, at *Ipswich*, *Colchester*, *Canterbury*, *Exeter*, and the like. From these came the *Walloon* Church at *Canterbury* and the *Dutch* Churches at *Norwich*, *Colchester*, and *Yarmouth*; from hence came the true born *English* families at those places with foreign names; as the *DeVinks* at *Norwich*, the *Rebows* at *Colchester*, the *Papilons*, &c. at *Canterbury*, families to whom this nation are much in debt for the first planting those manufactures, from which we have since rais'd the greatest trades in the world.

This wise Queen knew that number of inhabitants are the wealth and strength of a nation, she was far from that opinion, we have of late shown too much of in complaining that foreigners came to take the bread out of our mouths, and ill treating on that account the *French* Protestants who fled hither for refuge in the late persecution.

Some have said that above 50,000 of them settled here, and would have made it a grievance, tho' without doubt 'tis easie to make it appear that 500,000 more would be both useful and profitable to this nation.

Upon the settling of these forreigners, the scale of trade visibly turn'd both here and in *Flanders*.

The *Flemings* taught our women and children to spin, the youth to weave, the men entred the loom to labour instead of going abroad to seek their fortunes by the war, the several trades of *bayes* at *Colchester*, *sayes* and *perpets*, at *Sudbury*, *Ipswich*, &c. *stuffs* at *Norwich*, *serges* at *Exeter*, *silks* at *Canterbury*, and the like, began to flourish. All the counties round felt the profit, the poor were set to work, the traders gain'd wealth, and multitudes of people flock'd to the several parts where these manufactures were erected for employment, and the growth of *England*, both in trade, wealth and people since that time, as it is well known to this Honourable House; so the causes of it appear to be plainly the introducing of these manufactures, and nothing else.

Nor was the gain made here by it more visible than the loss to the *Flemings*, from hence, and not as is vainly suggested from the building the *Dutch* fort of *Lillo* on the *Scheld*, came the decay of that flourishing city of *Antwerp*. From hence it is plain the *Flemings*, an industrious nation, finding their trade ruin'd at once, turn'd their hands to other things, as making of *lace*, *linnen*, and the like, and the *Dutch* to the sea affairs and fishing.

From hence they became poor, thin of people, and weak in trade, the flux both of their wealth and trade, running wholly into *England*.

I humbly crave leave to say this long introduction shall not be thought useless, when I shall bring it home by the process of these papers to the subject now in hand, *viz. The providing for and employing the poor.*

Since the times of *Queen Elizabeth* this nation has gone on to a prodigy of trade, of which the encrease of our customs from 400,000 crowns to two millions of pounds sterling *per ann.* is a demonstration beyond the power of argument; and that this whole encrease depends upon, and is principally occasion'd by the encrease of our manufacturers is so plain, I shall not take up any room here to make it out.

Having thus given an account how we came to be a rich, flourishing and populous nation, I crave leave as concisely as I can to examine how we came to be poor again, if it must be granted that we are so.

By poor here I humbly desire to be understood, not that we are a poor nation in general; I should undervalue the bounty of Heaven to *England*, and act with less understanding than most men are masters of, if I should not own, that in general we are *as rich a nation* as any in the world; but by poor I mean burthen'd with a crowd of clamouring, unemploy'd, unprovided for poor people, who make the nation uneasie, burthen the rich, clog our parishes, and make themselves worthy of laws, and peculiar management to dispose of and direct them: How these came to be thus is the question.

And first I humbly crave leave to lay these heads down as fundamental maxims, which I am ready at any time to defend and make out.

1. *There is in England more labour than hands to perform it, and consequently a want of people, not of employment.*
2. *No man in England, of sound limbs and senses, can be poor meerly for want of work.*
3. *All our work-houses, corporations and charities for employing the poor, and setting them to work, as now they are employ'd, or any Acts of Parliament to empower overseers of parishes, or parishes themselves, to employ the poor, except as shall be hereafter excepted, are, and will be publick nuisances, mischiefs to the nation which serve to the ruin of families, and the encrease of the poor.*
4. *That 'tis a regulation of the poor that is wanted in England, not a setting them to work.*

If after these things are made out, I am enquir'd of what this regulation should be, I am no more at a loss to lay it down than I am to affirm what is above; and shall always be ready, when call'd to it, to make such a proposal to this Honourable House, as with their concurrence shall for ever put a stop to poverty and beggery, parish charges, assessments and the like, in this nation.

If such offers as these shall be slighted and rejected, I have the satisfaction of having discharg'd my duty, and the consequence must be, that complaining will be continued in our streets.

'Tis my misfortune, that while I study to make every head so concise as becomes me in things to be brought before so honourable and august an assembly, I am oblig'd to be short upon heads that in their own nature would very well admit of particular volumes to explain them.

1. I affirm, *that in England there is more labour than hands to perform it.* This I prove,

1st. From the dearness of wages, which in *England* out goes all nations in the world; and *I know no greater demonstration in trade.* Wages, like exchanges, rise and fall as the remitters and drawers, the employers and the work-men, ballance one another.

The employers are the remitters, the work-men are the drawers, if there are more employers than work-men, the price of wages must rise, because the employer wants that work to be done more than the poor man wants to do it, if there are more work-men than employers the price of labour falls, because the poor man wants his wages more than the employer wants to have his business done.

Trade, like all nature, most obsequiously obeys the great law of cause and consequence; and this is the occasion why even all the greatest articles of trade follow, and as it were pay homage to this seemingly minute and inconsiderable thing, *the poor man's labour.*

I omit, with some pain, the many very useful thoughts that occur on this head, to preserve the brevity I owe to the dignity of that assembly I am writing to. But I cannot but note how from hence it appears, that the glory, the strength, the riches, the trade, and all that's valuable in a nation, as to its figure in the world, depends upon the number of its people, be they never so mean or poor; the consumption of manufactures encreases the manufacturers; the number of manufacturers encreases the consumption; provisions are consum'd to feed them, land improv'd, and more hands employ'd to furnish provisions: All the wealth of the nation, and all the trade is produc'd by numbers of people; but of this by the way.

The price of wages not only determines the difference between the employer and the work-man, but it rules the rates of every market. If wages grow high, provisions rise in proportion, and I humbly conceive it to be a mistake in those people, who say labour in such parts of *England* is cheap because provisions are cheap, but 'tis plain, provisions are cheap there because labour is cheap, and labour is cheaper in those parts than in others; because being remoter from *London* there is not that extraordinary disproportion between the work and the number of hands; there are more hands, and consequently labour cheaper.

'Tis plain to any observing eye, that there is an equal plenty of provisions in several of our south and western counties, as in *Yorkshire*, and rather a greater, and I believe I could make it out, that a poor labouring man may live as cheap in *Kent* or *Sussex* as in the bishoprick of *Durham*; and yet in *Kent* a poor man shall earn 7s. 10s. 9s. a week, and in the north 4s. or perhaps less; the difference is plain in this, that in *Kent* there is a greater want of people, in proportion to the work there, than in the north.

And this on the other hand makes the people of our northern countries spread themselves so much to the south, where trade, war and the sea carrying off so many, there is a greater want of hands.

And yet 'tis plain there is labour for the hands which remain in the north, or else the country would be depopulated, and the people come all

away to the south to seek work ; and even in *Yorkshire*, where labour is cheapest, the people can gain more by their labour than in any of the manufacturing countries of *Germany*, *Italy* or *France*, and live much better.

If there was one poor man in *England* more than there was work to employ, either somebody else must stand still for him, or he must be starv'd ; if another man stands still for him he wants a days work, and goes to seek it, and by consequence supplants another, and this a third, and this contention brings it to this ; no, says the poor man, *that is like to be put out of his work*, rather than that man shall come in I'll do it cheaper ; nay, says the other, but I'll do it cheaper than you ; and thus one poor man wanting but a days work would bring down the price of labour in a whole nation, for the man cannot starve, and will work for any thing rather than want it.

It may be objected here, this is contradicted by our number of beggars.

I am sorry to say I am oblig'd here to call begging an employment, since 'tis plain, if there is more work than hands to perform it, no man that has his *limbs* and his *senses* need to beg, and those that *have not* ought to be put into a condition not to want it.

So that begging is a meer scandal in the general, *in the able* 'tis a scandal upon their industry, and *in the impotent* 'tis a scandal upon the country.

Nay, the begging, as now practic'd, is a scandal upon our charity, and perhaps the foundation of all our present grievance.—How can it be possible that any man or woman, who being sound in body and mind, may as 'tis apparent they may, have wages for their work, should be so base, so meanly spirited, as to beg an alms for God-sake.—Truly the scandal lies on our charity : and people have such a notion in *England* of being pittyful and charitable, that they encourage vagrants, and by a mistaken zeal do more harm than good.

This is a large scene, and much might be said upon it ; I shall abridge it as much as possible.—The poverty of *England* does not lie among the craving beggars but among poor families, where the children are numerous, and where death or sickness has depriv'd them of the labour of the father ; these are the houses that the sons and daughters of charity, if they would order it well, should seek out and relieve ; an alms ill directed may be charity to the particular person, but becomes an injury to the publick, and no charity to the nation. As for the craving poor, I am perswaded I do them no wrong when I say, that if they were incorporated they would be the richest society in the nation ; and the reason why so many pretend to want work is, that they can live so well with the pretence of wanting work, they would be mad to leave it and work in earnest ; and I affirm of my own knowledge, when I have wanted a man for labouring work, and offer'd 9s. *per* week to strouling fellows at my door, they have frequently told me to my face, they could get more a begging, and I once set a lusty fellow in the stocks for making the experiment.

I shall, in its proper place, bring this to a method of tryal, since nothing

but demonstration will affect us, 'tis an easie matter to prevent begging in *England*, and yet to maintain all our impotent poor at far less charge to the parishes than they now are oblig'd to be at.

When Queen *Elizabeth* had gain'd her point as to manufactories in *England*, she had fairly laid the foundation, she thereby found out the way how every family might live upon their own labour, like a wise princess she knew 'twould be hard to force people to work when there was nothing for them to turn their hands to; but as soon as she had brought the matter to bear, and there was work for every body that had no mind to starve, then she apply'd herself to make laws to oblige the people to do this work, and to punish vagrants, and make every one live by their own labour; all her successors followed this laudable example, and from hence came all those laws against sturdy beggars, vagabonds, stroulers, &c., which had they been severely put in execution by our magistrates, 'tis presum'd these vagrant poor had not so increas'd upon us as they have.

And it seems strange to me, from what just ground we proceed now upon other methods, and fancy that 'tis now our business to find them work, and to employ them rather than to oblige them to find themselves work and go about it.

From this mistaken notion come all our work-houses and corporations, and the same error, with submission, I presume was the birth of this bill now depending, which enables every parish to erect the woollen manufacture within it self, for the employing their own poor.

'Tis the mistake of this part of the bill only which I am enquiring into, and which I endeavour to set in a true light.

In all the parliaments since the Revolution, this matter has been before them, and I am justified in this attempt by the House of Commons having frequently appointed committees to receive proposals upon this head.

As my proposal is general, I presume to offer it to the general body of the House; if I am commanded to explain any part of it, I am ready to do any thing that may be serviceable to this great and noble design.

As the former Houses of Commons gave all possible encouragement to such as could offer, or but pretend to offer at this needful thing, so the imperfect essays of several, whether for private or publick benefit I do not attempt to determine, which have since been made, and which have obtain'd the powers and conditions they have desir'd, have by all their effects demonstrated the weakness of their design; and that they either understood not the disease, or know not the proper cure for it.

The imperfection of all these attempts is acknowledg'd, not only in the preamble of this new Act of Parliament, but even in the thing, in that there is yet occasion for any new law.

And having survey'd, not the necessity of a new act, but the contents of the act which has been propos'd as a remedy in this case; I cannot but offer my objections against the sufficiency of the proposal, and leave it to the consideration of this wise assembly, and of the whole nation.

I humbly hope the learned gentleman, under whose direction this law is now to proceed, and by whose order it has been printed, will not think himself personally concern'd in this case, his endeavours to promote so

good a work, as the relief, employment, and settlement of the poor, merit the thanks and acknowledgment of the whole nation, and no man shall be more ready to pay his share of that debt to him than my self. But if his scheme happen to be something superficial, if he comes in among the number of those who have not search'd this wound to the bottom, if the methods propos'd are not such as will either answer his own designs or the nations, I cannot think my self oblig'd to dispense, with my duty to the publick good, to preserve a personal value for his judgment, tho' the gentleman's merit be extraordinary.

Wherefore, as in all the schemes, I have seen laid for the poor, and in this act now before your Honourable House; the general thought of the proposers runs upon the employing the poor by work-houses, corporations, houses of correction, and the like, and that I think it plain to be seen, that those proposals come vastly short of the main design. These sheets are humbly laid before you, as well to make good what is alledg'd, *viz.* That all these work-houses, &c., tend to the encrease, and not the relief of poor, as to make an humble tender of plain, but I hope, rational proposals for the more effectual cure of this grand disease.

In order to proceed to this great challenge, I humbly desire the bills already pass'd may be review'd, the practice of our corporation work-houses, and the contents of this proposed act examin'd.

In all these it will appear that the method chiefly proposed for the employment of our poor, is by setting them to work on the several manufactures before-mention'd; as *spinning, weaving, and manufacturing our English wool.*

All our work-houses lately erected in *England*, are in general thus employ'd, for which without enumerating particulars, I humbly appeal to the knowledge of the several members of this Honourable House in their respective towns where such corporations have been erected.

In the present Act now preparing, as printed by direction of a member of this Honourable House, it appears, *that in order to set the poor to work, it shall be lawful for the overseers of every town, or of one or more towns joyn'd together to occupy any trade, mystery, &c. And raise stocks for the carrying them on for the setting the poor at work, and for the purchasing wool, iron, hemp, flax, thread, or other materials for that purpose. Vide the Act publish'd by Sir Humphry Mackworth.*

And that charities given so and so, and not exceeding 200*l. per annum* or this purpose, shall be incorporated of course for these ends.

In order now to come to the case in hand, *it is necessary to premise,* that the thing now in debate is not the poor of this or that particular town. The House of Commons are acting like themselves, as they are the representatives of all the commons of *England*, 'tis the care of all the poor of *England* which lies before them, not of this or that particular body of the poor.

In proportion to this great work, I am to be understood that these work-houses, houses of correction, and stocks to employ the poor may be granted to lessen the poor in this or that particular part of *England*; and we are particularly told of that at *Bristol*, that it has been such a terror to

the beggars that none of the strouling crew will come near the city. But all this allow'd, in general, 'twill be felt in the main, and the end will be an encrease of our poor.

1. The manufactures that these gentlemen employ the poor upon, are all such as are before exercis'd in *England*.

2. They are all such as are manag'd to a full extent, and the present accidents of war and foreign interruption of trade consider'd rather beyond the vent of them than under it.

Suppose now a work-house for employment of poor children, sets them to spinning of worsted.—For every skein of worsted these poor children spin, there must be a skein the less spun by some poor family or person that spun it before; suppose the manufacture of making bays to be erected in *Bishopsgate-street*, unless the makers of these bays can at the same time find out a trade or consumption for more bays than were made before. For every piece of bays so made in *London* there must be a piece the less made at *Colchester*.

I humbly appeal to the Honourable House of Commons what this may be call'd, and with submission, I think it is nothing at all to employing the poor, since 'tis only the transposing the manufacture from *Colchester* to *London*, and taking the bread out of the mouths of the poor of *Essex* to put it into the mouths of the poor of *Middlesex*.

If these worthy gentlemen, who show themselves so commendably forward to relieve and employ the poor, will find out some new trade, some new market, where the goods they make shall be sold, where none of the same goods were sold before; if they will send them to any place where they shall not interfere with the rest of that manufacture, or with some other made in *England*, then indeed they will do something worthy of themselves, and may employ the poor to the same glorious advantage as Queen *Elizabeth* did, to whom this nation, as a trading country, owes its peculiar greatness.

If these gentlemen could establish a trade to *Muscovy* for *English* serges, or obtain an order from the *Czar*, that all his subjects should wear stockings who wore none before, every poor child's labour in spinning and knitting those stockings, and all the wool in them would be clear gain to the nation, and the general stock would be improved by it, because all the growth of our country, and all the labour of a person who was idle before, is so much clear gain to the general stock.

If they will employ the poor in some manufacture which was not made in *England* before, or not bought with some manufacture made here before, then they offer at something extraordinary.

But to set poor people at work, on the same thing which other poor people were employ'd on before, and at the same time not encrease the consumption, is giving to one what you take away from another; enriching one poor man to starve another, putting a vagabond into an honest man's employment, and putting his diligence on the tenters to find out some other work to maintain his family.

As this is not at all profitable, so *with submission for the expression*, I cannot say 'tis honest, because 'tis transplanting and carrying the poor

peoples lawful employment from the place where was their lawful settlement, and the hardship of this *our law consider'd* is intolerable. For example.

The manufacture of making bays is now establish'd at *Colchester* in *Essex*, suppose it should be attempted to be erected in *Middlesex*, as a certain worthy and wealthy gentleman near *Hackney* once propos'd, it may be suppos'd if you will grant the skill in working the same, and the wages the same, that they must be made cheaper in *Middlesex* than in *Essex*, and cheapness certainly will make the merchant buy here rather than there, and so in time all the bay making at *Colchester* dyes, and the staple for that commodity is removed to *London*.

What must the poor of *Colchester* do, there they buy a parochial settlement, those that have numerous families cannot follow the manufacture and come up to *London*, for our parochial laws impower the Churchwardens to refuse them a settlement, so that they are confin'd to their own countrey, and the bread taken out of their mouths, and all this to feed vagabonds, and to set them to work, who by their choice would be idle, and who merit the correction of the law.

There is another grievance which I shall endeavour to touch at, which every man that wishes well to the poor does not forsee, and which, with humble submission to the gentlemen that contriv'd this Act, I see no notice taken of.

There are arcanas in trade, which though they are the natural consequences of time and casual circumstances, are yet become now so essential to the publick benefit, that to alter or disorder them, would be an irreparable damage to the publick.

I shall explain myself as concisely as I can.

The manufactures of *England* are happily settled in different corners of the kingdom, from whence they are mutually convey'd by a circulation of trade to *London* by wholesale, like the blood to the heart, and from thence disperse in lesser quantities to the other parts of the kingdom by retail. For example.

Serges are made at *Exeter*, *Taunton*, &c. stuffs at *Norwich*; bayes, sayes, shaloons, &c. at *Colchester*, *Bocking*, *Sudbury*, and parts adjacent, fine cloath in *Somerset*, *Wilts*, *Gloucester* and *Worcestershire*, coarse cloath in *Yorkshire*, *Kent*, *Surry*, &c. druggets at *Farnham*, *Newbury*, &c. All these send up the gross of their quantity to *London*, and receive each others sorts in retail for their own use again. *Norwich* buys *Exeter* serges, *Exeter* buys *Norwich* stuffs, all at *London*; *Yorkshire* buys fine cloaths, and *Gloucester* coarse, still at *London*; and the like, of a vast variety of our manufactures.

By this exchange of manufactures abundance of trading families are maintain'd by the carriage and re-carriage of goods, vast number of men and cattle are employed, and numbers of inholders, victuallers, and their dependencies subsisted.

And on this account I cannot but observe to your honours, and 'tis well worth your consideration, that the already transposing a vast woollen manufacture from several parts of *England* to *London*, is a manifest detri-

ment to trade in general, the several woollen goods now made in *Spittlefields*, where within this few years were none at all made, has already visibly affected the several parts, where they were before made, as *Norwich*, *Sudbury*, *Farnham*, and other towns, many of whose principal tradesmen are now remov'd hither, employ their stocks here, employ the poor here, and leave the poor of those countries to shift for work.

This breach of the circulation of trade must necessarily distemper the body, and I crave leave to give an example or two.

I'll presume to give an example in trade, which perhaps the gentlemen concern'd in this bill may, without reflection upon their knowledge, be ignorant of.

The city of *Norwich*, and parts adjacent, were for some ages employ'd in the manufactures of stuffs and stockings.

The latter trade, which was once considerable, is in a manner wholly transpos'd into *London*, by the vast quantities of worsted hose wove by the frame, which is a trade within this 20 years almost wholly new.

Now as the knitting frame performs that in a day which would otherwise employ a poor woman eight or ten days, by consequence a few frames perform'd the work of many thousand poor people; and the consumption being not increased, the effect immediately appear'd; so many stockings as were made in *London* so many the fewer were demanded from *Norwich*, till in a few years the manufacture there wholly sunk, the masters there turn'd their hands to other business; and whereas the hose trade from *Norfolk* once return'd at least 5,000s. *per* week, and as some say twice that sum, 'tis not now worth naming.

'Tis in fewer years, and near our memory, that of *Spittlefields* men have fallen into another branch of the *Norwich* trade, *viz.* making of stuffs, druggets, &c.

If any man say the people of *Norfolk* are yet full of employ, and do not work; and some have been so weak as to make that reply, avoiding the many other demonstrations which could be given, this is past answering, *viz.* That the combers of wool in *Norfolk* and *Suffolk*, who formerly had all, or ten parts in eleven of their yarn manufactur'd in the country, now comb their wool indeed, and spin the yarn in the country, but send vast quantities of it to *London* to be woven; will any man question whether this be not a loss to *Norwich*; can there be as many weavers as before? And are there not abundance of work-men and masters too remov'd to *London*?

If it be so at *Norwich*, *Canterbury* is yet more a melancholy instance of it, where the houses stand empty, and the people go off, and the trade dyes, because the weavers have follow'd the manufacture to *London*; and whereas there was within few years 200 broad looms at work, I am well assur'd there are not 50 now employ'd in that city.

These are the effects of transposing manufactures, and interrupting the circulation of trade.

All methods to bring our trade to be manag'd by fewer hands than it was before, are in themselves pernicious to *England* in general, as they lessen the employment of the poor, unhinge their hands from the labour

and tend to bring our hands to be superior to our employ, which as yet they are not.

In *Dorsetshire* and *Somersetshire* there always has been a very considerable manufacture for stockings, at *Colchester* and *Sudbury* for bayes, sayes, &c. most of the wool these countries use is bought at *London*, and carried down into those counties, and then the goods being manufactur'd are brought back to *London* to market; upon transposing the manufacture as before, all the poor people and all the cattle who hitherto were employ'd in that *voiture*, are immediately disbanded by their country, the inkeepers on the roads must decay, so much land lye for other uses, as the cattle employ'd, houses and tenement on the roads, and all their dependencies sink in value.

'Tis hard to calculate what a blow it would be to trade in general, should every county but manufacture all the several sorts of goods they use, it would throw our inland trade into strange convulsions, which at present is perhaps, or has been, in the greatest regularity of any in the world.

What strange work must it then make when every town shall have a manufacture, and every parish be a ware-house; trade will be burthen'd with corporations, which are generally equally destructive as monopolies, and by this method will easily be made so.

Parish stocks, under the direction of Justices of Peace, may soon come to set up petty manufactures, and here shall all useful things be made, and all the poorer sort of people shall be aw'd or byass'd to trade there only. Thus the shop-keepers, who pay taxes, and are the support of our inland circulation, will immediately be ruin'd, and thus we shall beggar the nation to provide for the poor.

As this will make every parish a market town, and every hospital a store-house, so in *London*, and the adjacent parts, to which vast quantities of the woollen manufacture will be thus transplanted, too great and disproportion'd numbers of the people will in time assemble.

Tho' the settled poor can't remove, yet single people will stroul about and follow the manufacturer; and thus in time such vast numbers will be drawn about *London*, as may be inconvenient to the government, and especially depopulating to those countries where the numbers of people, by reason of these manufactures are very considerable.

An eminent instance of this we have in the present trade to *Muscovy*, which however design'd for an improvement to the *English* nation, and boasted of as such, appears to be converted into a monopoly, and proves injurious and destructive to the nation. The persons concern'd removing and carrying out our people to teach that unpolish'd nation the improvements they are capable of.

If the bringing the *Flemings* to *England* brought with them their manufacture and trade, carrying our people abroad, especially to a country where the people work for little or nothing, what may it not do towards instructing that populous nation in such manufactures as may in time tend to the destruction of our trade, or the reducing our manufacture to an abatement in value, which will be felt at home by an abatement of wages, and that in provisions, and that in rent of land; and so the general stock sinks of course.

But as this is preparing, by eminent hands, to be laid before this House as a grievance meriting your care and concern, I omit insisting on it here.

And this removing of people is attended with many inconveniences which are not easily perceived, as

1. The immediate fall of the value of all lands in those countries where the manufactures were before; for as the numbers of people, by the consumption of provisions, must where ever they encrease make rents rise, and lands valuable; so those people removing, tho' the provisions would, if possible, follow them, yet the price of them must fall by all that charge they are at for carriage, and consequently lands must fall in proportion.

2. This transplanting of families, in time, would introduce great and new alterations in the countries they removed to, which as they would be to the profit of some places, would be to the detriment of others, and can by no means be just any more than it is convenient; for no wise government studies to put any branch of their country to any particular disadvantages, tho' it may be found in the general account in another place.

If it be said here will be manufactures in every parish, and that will keep the people at home,

I humbly represent what strange confusion and particular detriment to the general circulation of trade *mention'd before* it must be, to have every parish make its own manufactures.

1. It will make our towns and counties independent of one another, and put a damp to correspondence, which all will allow to be a great motive of trade in general.

2. It will fill us with various sorts and kinds of manufactures, by which our stated sorts of goods will in time dwindle away in reputation, and foreigners not know them one from another. Our several manufactures are known by their respective names; and our serges, bayes and other goods, are bought abroad by the character and reputation of the places where they are made; when there shall come new and unheard of kinds to market, some better, some worse, as to be sure new undertakers will vary in kinds, the dignity and reputation of the *English* goods abroad will be lost, and so many confusions in trade must follow, as are too many to repeat.

3. Either our parish-stock must sell by wholesale or by retail, or both; if the first, 'tis doubted they will make sorry work of it, and having other business of their own make but poor merchants; if by retail, then they turn pedlars, will be a publick nuisance to trade, and at last quite ruin it.

4. This will ruin all the carriers in *England*, the wool will be all manufactur'd where it is sheer'd, every body will make their own cloaths, and the trade which now lives by running thro' a multitude of hands, will go then through so few, that thousands of families will want employment, and this is the only way to reduce us to the condition spoken of, to have more hands than work.

'Tis the excellence of our *English* manufacture, that it is so planted as to go thro' as many hands as 'tis possible; he that contrives to have it go

thro' fewer, ought at the same time to provide work for the rest—as it is it employs a great multitude of people, and can employ more ; but if a considerable number of these people be unhing'd from their employment, it cannot but be detrimental to the whole.

When I say we could employ more people in *England*, I do not mean that we cannot do our work with those we have, but I mean thus :

First, It should be more people brought over from foreign parts. I do not mean that those we have should be taken from all common employments and put to our manufacture ; we may unequally dispose of our hands, and so have too many for some works, and too few for others ; and 'tis plain that in some parts of *England* it is so, what else can be the reason, why in our southern parts of *England*, *Kent* in particular, borrows 20,000 people of other counties to get in her harvest.

But if more foreigners came among us, if it were 2 millions, it could do us no harm, because they would consume our provisions, and we have land enough to produce much more than we do, and they would consume our manufactures, and we have wool enough for any quantity.

I think therefore, with submission, to erect manufactures in every town, to transpose the manufactures from the settled places into private parishes and corporations, to parcel out our trade to every door, it must be ruinous to the manufacturers themselves, will turn thousands of families out of their employments, and take the bread out of the mouths of diligent and industrious families to feed vagrants, thieves and beggars, who ought much rather to be compell'd, by legal methods, to seek that work which it is plain is to be had ; and thus this Act will instead of settling and relieving the poor, encrease their number, and starve the best of them.

It remains now, according to my first proposal, to consider from whence proceeds the poverty of our people, what accident, what decay of trade, what want of employment, what strange revolution of circumstances makes our people poor, and consequently burthensom, and our laws deficient, so as to make more and other laws requisite, and the nation concerned to apply a remedy to this growing disease. I answer,

1. Not for want of work ; and besides what has been said on that head, I humbly desire these two things may be consider'd.

First, 'Tis apparent, that if one man, woman, or child, can by his, or her labour, earn more money than will subsist one body, there must consequently be no want of work, since any man would work for just as much as would supply himself rather than starve.—What a vast difference then must there be between the work and the work-men, when 'tis now known that in *Spittle-fields*, and other adjacent parts of the city, there is nothing more frequent than for a journey-man weaver, of many sorts, to gain from 15s. to 30s. *per* week wages, and I appeal to the silk throwsters, whether they do not give 8s. 9s. and 10s. *per* week, to blind men and cripples, to turn wheels, and do the meanest and most ordinary works.

Cur Moriatur Homo, &c.

Why are the families of these men starv'd, and their children in work-houses, and brought up by charity ? I am ready to produce to this

Honourable House the man who for several years has gain'd of me by his handy labour at the mean scoundrel employment of tile making from 16s. to 20s. *per* week wages, and all that time would hardly have a pair of shoes to his feet, or cloaths to cover his nakedness, and had his wife and children kept by the parish.

The meanest labours in this nation afford the work-man sufficient to provide for himself and his family, and that could never be if there was a want of work.

2. I humbly desire this Honourable House to consider the present difficulty of raising soldiers in this kingdom ; the vast charge the kingdom is at to the officers to procure men ; the many little and *not over honest methods* made use of to bring them into the service, the laws made to compel them ; why are gaols rumag'd for malefactors, and the Mint and prisons for debtors, the war is an employment of honour, and suffers some scandal in having men taken from the gallows, and immediately from villains, and housebreakers made gentlemen soldiers. If men wanted employment, and consequently bread, this could never be, any man would carry a musket rather than starve, and wear the Queen's cloth, or any bodies cloth rather than go naked, and live in rags and want ; 'tis plain the nation is full of people, and 'tis as plain our people have no particular aversion to the war, but they are not poor enough to go abroad ; 'tis poverty makes men soldiers, and drives crowds into the armies, and the difficulties to get *English-men* to list is, because they live in plenty and ease, and he that can earn 20s. *per* week at an easie, steady employment, must be drunk or mad when he lists for a soldier, to be knock'd o'th'head for 3s. 6d. *per* week ; but if there was no work to be had, if the poor wanted employment, if they had not bread to eat, nor knew not how to earn it, thousands of young lusty fellows would fly to the pike and musket, and choose to dye like men in the face of the enemy, rather than lye at home, starve, perish in poverty and distress.

From all these particulars, and innumerable unhappy instances which might be given, 'tis plain, the poverty of our people which is so burthensome, and increases upon us so much, does not arise from want of proper employments, and for want of work, or employers, and consequently,

Work-houses, corporations, parish-stocks, and the like, to set them to work, as they are pernicious to trade, injurious and impoverishing to those already employ'd, so they are needless, and will come short of the end purpos'd.

The poverty and exigence of the poor in *England*, is plainly deriv'd from one of these two particular causes.

Casualty or Crime.

By casualty, I mean sickness of families, loss of limbs or sight, and any, either natural or accidental impotence as to labour.

These as infirmities meerly providential are not at all concern'd in this debate ; ever were, will, and ought to be the charge and care of the respective parishes where such unhappy people chance to live, nor is there any

want of new laws to make provision for them, our ancestors having been always careful to do it.

The crimes of our people, and from whence their poverty derives, as the visible and direct fountains are,

1. Luxury.
2. Sloth.
3. Pride.

Good husbandry is no *English* vertue, it may have been brought over, and in some places where it has been planted it has thriven well enough, but 'tis a forreign species, it neither loves, nor is belov'd by an *English-man*; and 'tis observ'd nothing is so universally hated, nothing treated with such a general contempt as a rich covetous man, tho' he does no man any wrong, only saves his own, every man will have an ill word for him, if a misfortune happens to him, hang him a covetous old rogue, 'tis no matter, he's rich enough, nay when a certain great man's house was on fire, I have heard the people say one to another, let it burn and 'twill, he's a covetous old miserly dog, I won't trouble my head to help him, he'd be hang'd before he'd give us a bit of bread if we wanted it.

Tho' this be a fault, yet I observe from it something of the natural temper and genius of the nation, generally speaking, they cannot save their money.

'Tis generally said the *English* get estates, and the *Dutch* save them; and this observation I have made between forreigners and *English-men* that where an *English-man* earns 20s. *per week*, and *but just lives*, as we call it, a *Dutch-man* grows rich, and leaves his children in very good condition; where an *English* labouring man with his 9s. *per week* lives wretchedly and poor, a *Dutch-man* with that wages will live very tolerably well, keep the wolf from the door, and have every thing handsome about him. In short, he will be rich with the same gain as makes the *English-man* poor, he'll thrive when the other goes in rags, and he'll live when the other starves, or goes a begging.

The reason is plain, a man with good husbandry, and thought in his head, brings home his earnings honestly to his family, commits it to the management of his wife, or otherwise disposes it for proper subsistence, and this man with mean gains, lives comfortably, and brings up a family, when a single man getting the same wages, drinks it away at the ale-house thinks not of tomorrow, layes up nothing for sickness, age, or disaster, and when any of these happen, he's starv'd and a beggar.

This is so apparent in every place, that I think it needs no explication; that *English* labouring people eat and drink, but especially the latter three times as much in value as any sort of forreigners of the same dimensions in the world.

I am not writing this as a satyr on our people, 'tis a sad truth; and worthy the debate and application of the nations physitians assembled in Parliament, the profuse extravagant humour of our poor people in eating and drinking, keeps them low, causes their children to be left naked and starving, to the care of the parishes, whenever either sickness or disaster befalls the parent.

The next article is their *sloth*.

We are the most *lazy diligent* nation in the world, vast trade, rich manufactures, mighty wealth, universal correspondence and happy success have been constant companions of *England*, and given us the title of an industrious people, and so in general we are.

But there is a general taint of slothfulness upon our poor, there's nothing more frequent, than for an *English-man* to work till he has got his pocket full of money, and then go and be idle, or *perhaps drunk*, till 'tis all gone, and perhaps himself in debt; and ask him in his cups what he intends, he'll tell you honestly, he'll drink as long as it lasts, and then go to work for more.

I humbly suggest this distemper's so general, so epidemick, and so deep rooted in the nature and genius of the *English*, that I much doubt its being easily redress'd, and question whether it be possible to reach it by an Act of Parliament.

This is the ruine of our poor, the *wife mourns*, the children *starve*, the husband *has work before him*, but lies at the ale-house, or otherwise *idles away* his time, and won't work.

'Tis the men that *won't work*, not the men that *can get no work*, which makes the numbers of our poor; all the work-houses in *England*, all the overseers setting up stocks and manufactures won't reach this case; and I humbly presume to say, if these two articles are remov'd, there will be no need of the other.

I make no difficulty to promise on a short summons, to produce above a thousand families in *England*, within my particular knowledge, who go in rags, and their children wanting bread, whose fathers can earn their 15 to 25s. *per week*, but will not work, who may have work enough, but are too idle to seek after it, and hardly vouchsafe to earn any thing more than bare subsistence, and spending money for themselves.

I can give an incredible number of examples in my own knowledge among our labouring poor. I once paid 6 or 7 men together on a *Saturday* night, the least 10s. and some 30s. for work, and have seen them go with it directly to the ale-house, lie there till *Monday*, spend it every penny, and run in debt to boot, and not give a farthing of it to their families, tho' all of them had wives and children.

From hence comes poverty, parish charges, and beggary, if ever one of these wretches falls sick, all they would ask was a pass to the parish they liv'd at, and the wife and children to the door a begging.

If this Honourable House can find out a remedy for this part of the mischief; if such Acts of Parliament may be made as may effectually cure the sloth and luxury of our poor, that shall make drunkards take care of wife and children, spendthrifts lay up for a *wet day*; idle, lazy fellows diligent; and thoughtless sottish men, careful and provident.

If this can be done, I presume to say, there will be no need of transposing and confounding our manufactures, and the circulation of our trade; they will soon find work enough, and there will soon be less poverty among us, and if this cannot be done, setting them to work upon woollen manufactures, and thereby encroaching upon those that now work at them, will but ruine our trade, and consequently increase the number of the poor.

I do not presume to offer the schemes I have now drawn of methods for the bringing much of this to pass, because I shall not presume to lead a body so august, so wise, and so capable as this Honourable Assembly.

I humbly submit what is here offer'd, as reasons to prove the attempt now making insufficient; and doubt not but in your great wisdom, you will find out ways and means to set this matter in a clearer light, and on a right foot.

And if this obtains on the House to examine farther into this matter, the author humbly recommends it to their consideration to accept, *in behalf of all the poor of this nation*, a clause in the room of this objected against, which shall answer the end without this terrible ruin to our trade and people.

CHARITY ORGANISATION.

By C. S. LOCH.

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At first sight the words Charity and Organisation seem to be a contradiction in terms. Charity is free, independent, fervent, impulsive. Organisation implies order and method, sacrifice for a common end, self-restraint. There is a kind of wildness in the enthusiasm of charity. But organisation and its kindred words suggest the quietness of gradual growth, the social results of a circumspect sobriety, a balanced and temperate progress. The Charity Organisation Society represents an attempt to draw together and combine these opposite forces. Partly for this reason, while it appeals strongly to the intelligence and devotion of some, there are others who misunderstand and mistrust it.

The Society then aims at preserving and aiding the quickness and discretion and even the secretness of personal charity, and enabling it by union and co-operation to improve the condition of the poor. I would write a few words on its plan of work and what it does, also on one or two often-repeated objections to it.

The Society adopts these methods: It promotes a division of labour between charity and the Poor Law. It promotes co-operation between charities and private almsgivers. It helps forward the training of voluntary almoners. It suppresses mendicity. Endeavouring by these methods to guide charity and to aid directly or indirectly those who are in distress, it must have, it is obvious, offices or centres of its work; it must have means of obtaining information; it must learn the true position and circumstances of those who come to it for help, and how and by whom they ought to be helped. Only then can it focus on the individual case the kinds of help that should be brought together to aid it, or wisely and fairly refuse assistance. Thus the Society is not a Relief Society in the ordinary sense. It is a Charity-Information-and-Co-operation Society. By its constitution it is also, as far as may be in any voluntary society, democratic. In London it consists of thirty-nine district committees; in the area of each resides the population of a considerable town. Each committee is composed of persons elected as serviceable for charity work, without regard to class or creed. They meet usually twice a week or oftener. The Council of the whole body is formed chiefly of the representatives and hon. secretaries of the committees. The duty of dealing with local cases and organisation rests with the district committees. On the Council and its Administrative Committee and sub-committees devolve the general work of organisation, the improvement of charitable methods, the supervision of district committees, the supply of convalescent help, and assistance in emigration. It is their duty also to supply to persons legitimately interested information in regard to institutions, and in regard to those deft writers of begging appeals who work in no single locality, but try to tickle their trout wherever the water seems promising. At each district office is an hon. or paid secretary, with an agent or inquiry officer. A very large part of the Society's work is done by volunteers, for in charity organisation the chief use of paid officers is to enable volunteers to fulfil their task the better. This is not mere theory: it is the actual basis and condition of its work.

Now this, it may be said, is a good broad programme and constitution; but what is the actual work? I take, as an instance, notes of cases dealt with at two recent meetings of a district committee. They are a fair sample of the Society's work:—

A. B.—A labourer, aged fifty-seven, is suffering from paralysis which is gradually coming on. He is superannuated on his Foresters' Club, and is receiving parish relief. He asks for convalescent help. *Refused*, but clergyman got him to Barnet, and he came back no better—rather worse. We then

appealed to his grown-up children for regular help, and recommended him to a home rent free, where his wife can do a little work, and they can live on his club and children's contributions. They have given up the parish relief, and are thankful to go to the home.

C. D.—A monthly nurse, widow, with one child dependent. She has had a finger crushed; it has been amputated. She has been helped for many weeks in conjunction with relations and local agencies. She was sent to the seaside and the child was sent to the country. She is now able to work.

E. F.—Dock labourer; a young man, with a wife and family. He asks for employment; he has just come from Liverpool to seek work in London; he was formerly in steam sawmills. We offered to inquire into his case if he would like to emigrate: otherwise we cannot help.

G. H.—Man with a wife and family. He is on two clubs; he has been ill for six months, but is now better, seeking work; he asks help for invalid child. The child is sent for a month to a nursing home; the father is to pay when he gets work.

I. J. and wife, ages sixty-one and fifty-seven, in the workhouse. The chaplain asks us to help them out. Both man and wife prove untruthful, and have a past character for drink and disorderliness. The man has bad legs; the wife could work, and has relations who are willing to help her to make a start. *Refused.*

K. L.—A middle-aged widow, in delicate health, asks for general assistance; she has just lost her husband. A married son out of work does not assist. She possesses a piano and a good deal of furniture, and pays a high rent. We send her to the country to recruit, and we pay the rent, with the assistance of a friend, meanwhile. On her return we offer to help her to a situation, but refuse to pay rent and maintain her while she keeps the expensive room and furniture.

M. N.—A man who is consumptive, and has been on his club. He has a family. He was helped by the committee and by the clergy to go to Bournemouth and Ventnor. He returned better, and resumed his work.

O. P.—A man who is in work. He has a wife and family. He has at times been given to drink. He asked for loan during his wife's confinement. *Loan refused.* The clergyman, on the committee's suggestion, got the man to join a club, and is looking after him. There is an imbecile neglected child. The committee have urged the parents to apply to the relieving officer for its admission to Darenth; and they have now done so. They are also going to pay 2s. 6d. a week to send another child to the country.

Q. R.—A respectable servant: she has been in the workhouse. She suffers from epilepsy. We sent her through the Epileptic Hospital to a convalescent home, and assisted her till she found a situation.

S. T.—A feeble-minded woman, who is constantly begging about the streets, and lives in common lodging-houses. *Help refused.* We recommended the lady who sent her to urge her to go into the workhouse.

U.—A widower with one child always, and another occasionally, dependent. He is a bricklayer, whose average earnings all the year round are about 30s. He had been ill one week; he was on benefit club and trade society; he asked for a loan of £3 to go to the seaside for a fortnight; he could not take the Bricklayers' Union money for this. He withdrew his application on our representing to him that he ought to provide for holidays.

V.—Woman, a domestic servant, who was sent by relieving officer; she asked for a home for her illegitimate child, the father allowing 2s. 6d. a week. She was told that she ought to earn another 2s. 6d. and board it out.

W.—Surgical boots were asked for a girl of 18, a presser. Standing makes her feet bad. When she was in service in a light situation they were better, but her mother brought her home because she had lost a daughter. Eight people, grown-up sons included, sleep in one room. The decision is to consult the doctor who recommended boots, and probably refuse them and recommend service, or to give boots if girl goes to service.

X.—Truss supplied to baby; the father is delicate, and work is very slack.

Y.—The daughter of a widow who was sent to convalescent home.

Z.—A labourer of good character who has met with an accident; work waiting for him. We recommended the gentleman who sent him to get him a Merchant Taylors' Convalescent Home letter. He goes, and we supply clothing.

We think work of this kind, honestly done, is its own justification. And, as co-operation with personal charity grows, the work will be bettered

in many ways. But some objections are made, of one or two of which only have I space to write. People starve, it is said, while inquiries are being made. To this complaint the reply is an absolute negative. People don't starve while the Society makes its inquiries. The district committees have full power to give interim help, and they frequently do give it when, from the circumstances of the case, a prompt settlement is impossible, or when it is clear that immediate temporary aid is required and it is not expedient that application should be made to the relieving officer. There are, let it be remembered, not a few claimants for relief who are only too ready to take interim help, however small its amount may be, but who have no desire for the final and effectual aid which the committee may wish to give, but which, if rightly given, will entail personal exertion or unpalatable but necessary conditions on the part of the applicant. These, no doubt, are disappointed, and will complain. Further, the Society, as the above cases have shown, does not ignore the Poor-law, but leaves to it those persons who should receive Poor-law relief. Charity and the Poor-law, it believes, have each a separate function. Charity should prevent or remove distress, and deal with the hard cases which may occur in Poor-law administration. The Poor-law should deal with those destitute cases in which, upon various grounds, dependence on the rates cannot be effectually prevented.

Again, it is complained, inquiries are made and then nothing is done. To this the notes of cases are an answer. But how wonderful are the expectations of those who have never tried to help their neighbours thoroughly! A man is a 'bad hat'; but he is in trouble, and he must be relieved. No, we would say, to give him money is to help him down-hill. Directly, or indirectly, he will use the money to gratify his vices. Then he must be reformed is the reply. Certainly; but who will undertake the task? Probably not your critic. It is the duty of every neighbour to do so. It is more or less the duty of every religious body in the town; and something—everything, possibly—may be accomplished by persistent personal endeavour. This we do all we can to quicken. Yet usually, and inevitably, the reform of character is too late begun. Most people don't yearn to give up their vices, except occasionally, and then rather late; and their wills have grown very feeble. Let us, then, do what we can by all means to reform character, but let us have no playing at it. There is too much of that already.

Others, again, have very simple views of relief. It is to them a question merely of asking and giving. Want represents to them a hole or gap. It has to be filled. All that is necessary is to shovel on to the trollies the desired stuff—food, if you will, meals for children, clothes, and what stands for everything else, money—and then tip up the load at the proper place. This method is simple; only, by a strange contrariety, relief so dumped down, instead of filling gaps, makes them larger. It smothers and chokes goodness, independence, and exertion, and only the charity that makes these grow ever succeeds in filling in the social holes. Want is most often not a cause, but an effect. The problem is to know its causes and to attack them successfully.

Now I come to the damning objection: Charity organisation is waste of money on officials and offices. I quote the charge: 'The Society spent last year in organisation £4,845. 3s. 10d., while it gave away in "charity" £398. 17s. 3d.—more than £12 going to officials for every single pound going to the recipients of the charity.' Manifestly this is abominable.

The year alluded to is 1890–91. But the statement is only part of that printed on the page (p. 25, Report 1890–91) from which it is taken. Let us give it in full:—

General expenditure of the Council	£4,845
Relief	£398
General expenditure of District Committees	£11,380
Relief	£25,224

Clearly, then, to print only the part quoted is most misleading. The relief work of the Society is in the hands of district committees, and the function of the Council is to supervise and strengthen them, but not to dispense relief. The £398 entered as 'relief' against the Council is made up of moneys spent on emigration and 'special cases'—all ultimately applied to cases helped by district committees. And the £25,220 which the critic ignores is the larger part of it raised from many sources—institutions and individuals—upon individual cases, in the endeavour to assist them effectually. The contention of the Society is that discrimination, personal care, and sufficiency of help are all essential elements of charity if it is to produce social good. Therefore, it says, our aim must be not relief only, but the combination of these elements; and, first providing for discrimination and personal care, we would next, by co-operation, obtain relief according to the wants of those whom we would help. The result is the £25,220 which the critic ignores—a sum that may rise or fall in great part according to the nature and requirements of the cases which are assisted. To provide relief from its own resources is not the Society's function. But even from this point of view is the result so very abominable? Without the expenditure on organisation the whole fabric of efficient relief would fall to pieces.

Religious sects so differ and hold aloof from one another that were a Gulliver to come to England he might think they worshipped different gods. Class appeals and recriminations are so violently declaimed that a Gulliver might think that the classes belonged to different nations. Those who believe in charity organisation consider that charity should in this province of work, at any rate, melt away the jealousy and ill-will that underlies distinctions of class and creed. They would draw together those large sections of society that form the solid thinking mass of our people. They would create what in a sense might be called a great friendly society, where individuals agreeing to differ in religion and belonging to different classes would at least work in common to help those in distress. This is the broad basis of charity organisation.

Working men are beginning to see that charity organisers are not the inhuman monsters that they have been described, and by joining the Society's committees, and learning what it is actually doing, are being turned from foes into friends. The future of charity lies in the hands of no single class; but none the less is it certain that without the personal help of the best men and women, drawn from the great masses of our people, it will not grow. It will remain, what it has too often been, a poor stunted thing—a well-meaning tree in a smoke-laden atmosphere of dirt and dolefulness, whose fresh shoots wither before hardening into serviceable wood, and whose branches fall off in premature decay. The charity, if charity it may be called, of doles and patronage is mean and delusive. Doles from the rates are equally injurious. But the charity of personal help and organised good sense calls out the best efforts of giver and receiver. It touches the springs of progress at every turn. It finds its opportunities in every case. It helps forward sanitation, aids the education of children, prevents and assists in sickness, and, above all, it is manly and straightforward; it tries to make men and women independent, and braces them to fulfil their natural duties. When refusal seems to be right, it is not afraid to refuse, and it checks, if it cannot stop, the depredations of rogues. It is social reform in the making. All this does charity mean to charity organisers.

CHARITY ORGANISATION SOCIETY,
15 Buckingham Street, London, W.C.

July, 1893.

THE CONDITIONS OF EFFECTUAL WORK AMONGST THE POOR.*

WORK, of whatever kind it may be, is conditioned in at least three different ways: conditioned by what the worker is, by what she thinks, and by circumstances altogether outside herself.

Of outside circumstances I do not propose to speak. They vary exceedingly, and are of the least importance. Of greatest importance is what the worker is, and this will determine largely what she thinks.

For effectual work, vigour and knowledge seem to me of special importance. Because I do not speak of better things still, and more essential—of Faith, of Hope, of Charity—it is not that I do not recognise that these are the very root and spring of good work, but that we are all probably sufficiently agreed on this point.

Taking first the question of mental vigour, I think here there is a contention. It has hardly been enough considered that work for the poor demands an effort of mind as well as a sentiment of goodwill. It is acknowledged of all other work that the best is that to which most thought and preparation have been given; but here, where the problem is of extreme difficulty, touching on the one hand large social and national questions, and on the other the complex formation of individual character, any unintelligent person is thought good enough to undertake it. The need of intellectual effort is unrecognised by those who set others to work, and wise and foolish alike are hurried into the field without any previous training or warning of the magnitude and complexity of the evils they are set to cure. I shall have something to say presently upon the necessity of definite instruction. I wish here to insist on the importance of bringing to work of this kind a mind wide-awake.

Mental vigour expresses itself in many ways. One of the signs of it is a free criticism and questioning of existing practices and methods. This is at first rather trying to the leaders in any work; but it is all to the good, and in the really most vigorous minds is usually accompanied by diffidence which springs from the power of looking at a question on all sides, and of consequently realising the difficulties which a narrow or inactive mind fails to perceive. Subjection to authority is only really fine and useful where it is an expression of mind, and is accompanied by the desire to prove all things, and hold fast that which is good.

Together with this critical vigour one should find quick sympathy, which perhaps is as much an intellectual as a moral gift, depending as it does so largely upon imagination. Out of sympathy springs an honest willingness to be convinced, an openness of mind which, though now and

* A Paper read at the Bristol Conference of Women Workers, November 1892, by Miss Sewell, Warden of the Women's University Settlement, Southwark.

then it may paralyse action, yet is an invaluable safeguard against thoughtless work. And it may be remembered in this connection that, except in so far as it is an expression of sympathy, more harm may come of work done ill than of work left undone for the poor.

Again, the vigorous mind can grasp a principle and apply it; and this is of first importance for effectual work. All here must well know the type of person who never can be made to see the force of an argument, or, worse still, will profess to understand and agree, and after a discussion—upon, let us say, indiscriminate relief—will wind up by saying: ‘I have no doubt you are quite right—theoretically—but I couldn’t see a person hungry myself.’ It is a hopeless matter. Of course such persons will go on doing harm; they can’t see that it is harm. Such are frequently excused as having unusually large hearts. I confess I am getting a little doubtful of this, and am inclined to think their hearts are not larger, but their heads smaller, than those of others. They certainly are not fit to work amongst the poor. How can effectual work be done by those who cannot perceive the logic of facts? One might almost as well expect a wall to be built by a party of bricklayers who thought it a matter of choice whether they placed the bricks on their sides or their ends, and disdained the use of a plumb-line.

Another mark of mind brought to bear upon work is the habit of observing and noting facts. One person may visit her district, or manage her club or class, for months and years, and never connect causes and effects. Another, more active, but perhaps not more intellectual, will fall into the opposite extreme, and form hasty conclusions upon insufficient evidence. Our peculiar need to-day, it seems to me, is to put aside all preconceived ideas, and faithfully to study the life of the people patiently and impartially, noting facts over a long period of time, not as mere observers, but as those who hope to use their knowledge for good. So we shall be ready at all times to reconsider action, we shall be far less liable to run in a rut, and we shall get just what we want—the gradual perfection of our machinery and adaptation of our means to our ends.

Again, intellectual vigour is shown in width of interest. Do not let us grudge this to our workers, or think that they are better servants of the poor in that they care for nothing or nobody else. The really vigorous mind cannot be so one-sided. The better the worker is, the more she will feel that she must give her best; and she will know that her best rests in the development of her whole nature, and that her power of help will be dependent on the width of her outlook and the fulness of her life.

The same proposition might be argued from another side. Those visitors whose lives are the most interesting to themselves would, I believe, if we were to canvass the poor, be found to be the most popular. Bright and vigorous, they bring in with them the fresh air of a wider world.

With regard to physical vigour, probably most of us are theoretically agreed. There are those who seriously think it right to lead an ascetic life in order to make themselves more fit instruments for good; it is, however, I believe, felt by an increasing number that, other things being equal, the best work is likely to be done by those who, while living a simple life, yet

give the body its due, and are repaid by being able to forget it. It does, however, remain true that the importance of physical vigour is practically overlooked by many workers. For the leaders in any undertaking the difficulties are no doubt very great, and there are exceptional cases where a personal sacrifice of health may be worth making; but younger workers follow suit, and the tone about it seems not quite healthy. It is after all, in most cases, a selfish, as well as a wasteful, thing to throw away health. And yet a break-down is regarded rather as a mark of devotion than as indicating an extravagant sense of self-importance, which perhaps it mostly is. And setting aside actual break-down, an habitually overstrained condition is much to be deprecated. It is liable to affect the judgment, and make the temper uncertain. Work is not so pleasant to do, therefore it is not so well done, and one misses that indescribable something which is peculiarly the property of the sane in body and mind—an influence at once soothing and stimulating, and which begets confidence in others. Let us distrust the work that is not enjoyed; and to enjoy it, we must do it steadily, but not overdo it, and must not despise food and sleep, and exercise and rest, and holidays.

Turning from the question of vigour, let us consider what special knowledge is needed in order to do effectual work.

It seems to me necessary to understand, in the first place, the working of the Poor-law, the School Board, the County Council, and the Vestry, all of which bear directly upon the life of the poor. My experience is that the ordinary visitor practically ignores the existence of all these, or adopts a prejudiced and ignorant attitude towards them, while utterly unconscious of the immense part they play, and of her own responsibility in their connection.

Then there are the voluntary charitable agencies—hospitals, homes, and institutions of all kinds. Does anything more intelligent determine us in using them than the fact that we know a subscriber, or can get a 'letter'? and what care do we take to send the right person to the right place?

A great deal of local knowledge is also needed for good work. When we have chosen our place we should surely begin by learning what is already being done, and who are the people doing it. We should know all about the local charities, what endowments there are, and under what conditions they are available; and should add acquaintance with the recreative resources of the neighbourhood, the picture galleries, the concerts, the entertainments; also with the educational opportunities, the classes, clubs, workshops, &c.

Equipped with such knowledge, we should be more useful to those we work for, and, moreover, could form a just opinion as to what was still needed, and could avoid the unnecessary multiplication of agencies, which is a melancholy feature of the charitable effort of almost every town.

Next, we need knowledge of what the people are already doing for themselves. The Friendly and Trade Societies are immensely important; but the scope and extent of their operations are hardly recognised, nor the deep interest felt in them by their members.

Then, beyond the facts that can be learned by direct observation in

any one field, there are others necessary to know. For instance, one ought to realise that there are grades in society amongst what we call the labouring classes, marked quite as well as, if not better than, in the higher ranks. The ignoring of this fact is often keenly felt by themselves.

It is common to see an appeal for a district which is said to have a population of many thousands, all of the very poor. I venture to say that such a statement, in all instances except those of very small areas, is incorrect. Fortunately, there are no masses made up of one class of the poor. And where any considerable numbers of the very poor are found together, it means that there is something more than poverty there too. The standard is low, and what is wanted is not mostly money, but the devotion of those who are prepared to struggle with worse evils than poverty. It sounds a paradox, but it is, I believe, true, that the poorer the neighbourhood, the less money is wanted for it, at least to be spent directly.

Again, a worker should learn about wages and prices, in order to form just estimates of what she finds in the homes she visits, and to give her a standard of comparison. She should know, for instance, that a compositor's wages are higher than those of a bricklayer's labourer, and be able to realise at once that if the home of the former is bare and comfortless, either there is some exceptional circumstance to be learned, or that there is something wrong. But I believe I am right in saying that the average visitor seldom does—perhaps seldom can—estimate the income of a family from a knowledge of its occupation. Nor does she know what money can buy (sometimes, for the matter of that, also what it cannot buy), nor what standard it would be fair to expect the people to live up to. And when it comes to a question of relief, all these considerations are omitted altogether. Surely this must be wrong. The unscrupulous will take advantage of such ignorance, and profit; while the better people are misunderstood, and possibly hardly judged, and what influence we have runs the risk of being thrown into the wrong side of the scale.

Another point that seems to me important is to learn what is the ideal of the people for themselves. I think we make a mistake in first forming an ideal for them. Surely our business is, not to try and force people—a vain task—into our moulds, but to take their ideal, even if it is not so high as we think it should be, and, setting it before us, seek to help them to realise all that is best in it. Our own ideal—a high one—is, stating it roughly, to help people to be good, and to relieve suffering. If we examine closely, we shall find that the working out of our ideal often clashes with the working out of theirs. After all, suffering is not the worst thing that can happen to any of us, and we forget how much we would willingly undergo ourselves for certain ends. Speaking quite generally, I believe the poor are prepared to suffer in the cause of gaining a certain and independent livelihood. But many of our methods tend to destroy independence, and to intensify the element of uncertainty; and working against, instead of with them, we are apt to fail either to make them happy or good, happiness and goodness being greatly dependent upon a man being 'at peace within.'

Soundness of opinion with regard to the ideals and conditions of the

labouring classes has, I think, been greatly damaged by the character of popular literature on the subject. It is for the most part called into existence by the need of raising money for some special object, with the result that it is designedly sensational, and picks out for its matter facts which may in themselves be true, but are most untrue if taken as typical. Those who wish to form just opinions must go elsewhere for their facts. Prepared as we now are, we too often see only what we have been taught to expect to see, or turn away from the task altogether, quite disappointed at not finding it as sensational as we believed.

To all the general knowledge of which I have spoken we must add, for really intelligent and effective work, some acquaintance with social history and with the principles of economics. Rule-of-thumb is not to be depended upon in the work of charity. We cannot be consistent without principles; we cannot be courageous unless we know we are right; we cannot be hopeful unless we have a reason for our hope. And in order to hold principles firmly, and to have confidence, we must know what has been, how effects have followed causes, and what laws have been discovered governing the affairs of men.

This may seem a formidable equipment, and I am fully aware that much can only be gained by experience. Still, something may be learnt, and the importance of preliminary training is being more and more felt. It is true that the best worker is born, not made, and all the training in the world will not make some people fit; yet no one is the worse for training, and most are immensely improved by it. It gives self-confidence to some; it saves time wasted on vain experiments—fruitful, indeed, in sad experience, but extremely injurious to those upon whom they were tried. The work of a trained worker is also likely to be more sane than that of an untrained, and better adapted to its end. The stream of action becomes deep and swift, instead of spreading ineffectually, as is so frequently the case. Work for the poor must be taken seriously; the meddling of the ignorant does as much harm here as in any other kind of work, if not more; but no one need be discouraged, if she will only realise that she needs teaching, and be content not to make a great show. Training may be had in various ways: to work under an experienced worker is excellent, though perhaps liable to afford too narrow a field for a beginner; the Charity Organisation Committees of London and some country towns are admirable schools; the settlements for work among the poor ought to offer the greatest advantages of all for training. What seems to me to be wanted is that there should be the opportunity of learning both by practice and theory under the guidance of those who have experience.

The learner should see something of preventive work, such as can be done in connection with schools, in the management of houses, in clubs and classes, in collection of savings, in visiting, and so on; of remedial work, the general outlines and principles of which may be learnt at a Charity Organisation office, or under a skilled worker. She should also take special courses of reading, and if possible attend lectures upon subjects bearing upon her work; she should have the opportunity of discussing her

difficulties as they arise. The Women's University Settlement in Southwark, which I represent, already offers some such opportunities, and hopes to offer more, in the direction I have indicated.

I have given a great deal of space to the consideration of what the worker should be, because I believe that this part of the subject is by far the most important.

If she is what she ought to be, she may be trusted to think what she ought to think. The views of others are not very effective unless they are also the expression of our own convictions; and these must vary and suffer change. At the same time, the opinions of others are worth consideration, and especially those which the most experienced workers hold in common—both because working alone, however well, we might miss them; and even if not, an early knowledge of them might save us many mistakes and much otherwise lost time.

A few points seem to me specially important. First, perhaps, is the need of co-operation among those who try to help the poor, and the organisation of effort. The Charity Organisation Society has done something, but would be the first to admit that organisation still does not exist. Church and chapel, hospital and dispensary, Poor-law and private charity, the society and the individual, each goes its own way irrespective of the rest. This is partly done in ignorance, and partly through prejudice and narrowness. A book might be written on the fatal effects of this confusion. Is it too much to hope that those who have all one end to gain should one day unite their forces? It seems as if it were. Meantime, we can all do something. It would be a great step onward if all could make and keep even these simple rules: First, never to begin any work without first inquiring if it is already being done; second, if what we want to do is being done, to help, if possible, those who are doing it, and throw our energy into making it successful; third, to begin no work without first putting ourselves into communication with other workers and other branches of work in the same place, that what we do may be as a part of a whole, and, fitting in with that of others, may complete, and not disturb, what is already being attempted.

Another important point is, that each individual should concentrate her work in a given area. It is not uncommon to find those who have, for instance, a district in one place, a mothers' meeting in another, and who go to a girls' club far away from both. This is perhaps not always to be avoided; but if, as I have contended, it is important to know local circumstances and local agencies, if each bit of work is really to be a part of a whole and cannot be well done without a knowledge of what others are doing, then, in working in two or three places, there is great waste of effort, as well as danger of incompleteness. The area, of course, should not be simply any tract selected at random, but one which is already more or less organised, such as the Poor-law district or the parish. It seems a pity that the parish, with its well-established and recognised boundaries, cannot be taken by all as the unit of area, even where the work is not strictly parochial. Parochial and extra-parochial agencies both could then know, at any rate, what they had to deal with. As it is at present 'missions,' nursing associations, &c.,

carve themselves out districts from one or two parishes, or, what is worse, often have no boundaries at all; so that there is no knowing where they may be met with, or, on the other hand, for what they can be depended upon.

Another point is the separation of material aid and religious profession. The work of almsgiving is very largely undertaken by the churches, and it is not unnatural that the tickets and the money available should be given to the frequenters of church or chapel or meeting. This is partly done simply because these are the people best known to the distributors, but very largely it is also used deliberately as a bribe. Let me quote to you the words of one—a clergyman himself—who does not speak without experience: ‘If you regard relief as a Gospel agency, you are, believe me, carrying in your hand a two-edged sword, and doing infinite harm to the cause of religion. . . . You may get more members of your church, you will certainly get more hypocrites, and you will certainly not get more religion. Anything that one can do to disabuse the minds of religious people of the idea that they are doing good to religion by using relief as a Gospel agency will, I believe, do real good to that cause which they desire to foster.’

Another point for consideration is the advantage of attacking the problem of the help of the poor from more sides than one. What cannot be done in the school or the class may be done in the home; what cannot be done in the home may be done in the playroom.

Lastly, something may be said on the relative value of the work of an individual and the work of an institution. There must be some institutions, it is true; but let us have as few, not as many, as we can do with. Many good and kind people think that when they have founded a home they have done all that is required to meet an evil, and that to place a girl (what I am saying is, I think, specially true of girls’ homes) in a home is a safe and infallible remedy for any trouble she may be in, and a convenient solution to our difficulties with her. There are two aspects to this question: First, are we sure that we are not doing more harm than good in removing a child from its home and friends, and have we considered what will be the effect upon the parents and the neighbours? Secondly, it should be realised that a house and furniture and a matron do not essentially constitute an influence for good. It is most difficult, I believe, to make an institution a good thing. Its success lies in just that direction which it tends to depart from: it tends to become mechanical, its success depends upon its being spontaneous; it tends towards treating its inmates as a body, its success depends upon its treating them as individuals. Therefore, when the question arises of founding or using an institution, we must think always: first, whether it is necessary to found it or use it at all; and secondly, if we must have it, how to make it really effectual.

What seems clear is, that whether in or out of an institution, to do real good we must not rely upon machinery, but upon our own personal efforts.

In concluding, may I say a few words on what is neither vigour, nor knowledge, nor opinion, but which is needed in all? I mean moderation; ‘that virtue,’ as Mr. Ruskin puts it, ‘which men last and with most

difficulty attain unto, and which many attain not at all; and yet that which is essential to the conduct and almost to the being of all other virtues: since neither imagination, nor invention, nor industry, nor sensibility, nor energy, nor any other good having, is of full avail without this of self-command; whereby works truly masculine and mighty are produced, and by the signs of which they are separated from that lower host of things, brilliant, magnificent, and redundant; and, farther yet from that of the loose, the lawless, the exaggerated, the insolent, and the profane.' . . . Important as are knowledge and vigour, it must be confessed that it is not only the ignorant and feeble who fail. Too often it happens that great capacity shows itself in the form of self-assertion and ambition to rule; that the power of initiative ends in spasmodic or ill-sustained work; that energy degenerates into impatience, and zeal into intolerance. The results of undisciplined sympathy are dangerously alike to those of sentimentality. Those who have strong convictions are apt to become bigots, and, riding their special hobbies too hard, end by retarding instead of advancing the general progress.

But disciplined strength holds that its work is 'all one, if on the earth or in the sun'; the fertile brain that schools itself will do a few things well rather than many ill; energy with self-control means endless patience; zeal that knows moderation shows itself rather in anxiety to know all ways and choose the best, than in the closing of its eyes to all save one; sympathy that has self-command can refuse as well as give, and can bear to be misunderstood; and those who hold their convictions firmly and yet discipline themselves can wait, and are not less strong, but stronger, because they know how to give way; and their work has not less but more vitality, because it grows slowly.

In truth, moderation, refining the gold of both knowledge and vigour increases tenfold the value of both, and adding gentleness to strength, and temperance to enthusiasm, is perhaps the great secret of success.

CHARITY ORGANISATION SOCIETY,
15 Buckingham Street, London, W.C.

September 1893.

OLD AGE PENSIONS.—AN OUNCE OF FACT.

By GRANVILLE E. LLOYD-BAKER.

[Reprinted from the 'Charity Organisation Review,' December 1893.]

I OFTEN hear it said, 'Can it be right that the labourer, after years of toil, should have nothing to look forward to except the workhouse? He cannot lay by enough to support himself; his children have their own families to support, and cannot help him.' This is used as an argument in favour of pensions, the speaker taking it for granted that the premises are true.

I think a statement of the position of the aged poor in an ordinary country parish in Gloucestershire may afford an answer.

Hardwicke is an ordinary parish, five miles from Gloucester, with no special advantages, except a good flat road to the town, where, by means of bicycles, some of the men obtain work at wages that are higher than they would get on a farm. They are subject to the usual disadvantages of such work, *i.e.*, that for a part of the year work is scarce. The population is about 500, exclusive of a Reformatory School. In the latter half of 1892 four families received out-relief; one was a widow with children, whose husband had just been killed by an accident; two received temporary and medical relief; one was a permanent case of a widow, who has no sons, but whose daughter gives her a home. There was no case of indoor relief. There were several old people in the parish, but all, except the one above-named, were supported by relatives or by their own savings. Here are the cases:—

M. F., aged 78, keeps house for two unmarried sons.

H. P., aged 80, lives with a married son who supports her.

T. E. and wife, about 75, unable to work, live in a tidy cottage which is, nominally, their own. Their two sons assist them.

J. D. and wife, about 80, have done no work for two years, but live from club and savings. He says that he is in no danger of wanting relief.

A. T., widow, over 70, does a little cleaning; keeps house for son-in-law.

M. G., 86, widow, keeps house for married son. During his mother's illness he refused to ask for parish relief when some neighbours suggested it.

The Guardians of the Union are rather liberal in giving relief, and in many parishes, which are quite as well situated for work, the list of outdoor paupers is a long one ; but in this parish outdoor relief has been for many years discouraged, and the workhouse is five miles off, at the other end of the Union. Happily there are no endowments for charities, and as there are very few gentlemen's families, not much is given away. The people have learnt to depend on themselves, and take a pride in doing so. There is scarcely one male over 16 who is not in a good club, and their subscriptions are punctually paid.

You seldom see an untidy cottage ; however small and poor the houses may be, they are clean and the gardens are well kept. The children look healthy and are well clad. The cottages belong chiefly to persons of the middle or lower class ; they are let at rather high rents, *i.e.*, from 2s. to 4s. per week. These rents are paid regularly, by the quarter or half-year, as required.

In a short sketch it is difficult to describe fully the whole circumstances of the poor in a given parish ; but I think the above will show that the lot of the labourer need not be so hopeless as it is sometimes described.

CHARITY ORGANISATION SOCIETY,
15 Buckingham Street, Strand, W.C.

December, 1893.

THE TRUE POLICY OF POOR RELIEF.

*Extracted from the last Report of Mr. J. S. DAVY, Local Government Board
Inspector for Sussex, Kent, and part of Surrey.*

THE charge of harshness to the poor, which is often brought against the advocates of a strict administration of outdoor relief, is due for the most part either to a confusion of thought or to a want of practical acquaintance with the procedure of an ordinary Board of Guardians. Strict administration as a settled policy implies a high standard of public duty on the part of the Guardians, for it involves an amount of patient labour which can hardly be expected from an average board of unpaid administrators. In the first place, the principles which all experience shows are the only safe guide in the administration of public relief must be mastered, and, what is more difficult, must be constantly borne in mind. It is very easy to make things pleasant all round by the grant of public money; pleasant to the applicant, pleasant to the Guardians who advocate the case, and pleasant to the Guardians themselves, who, in granting the relief, feel the joy of a benevolence which, though it is vicarious, is none the less genuine after its kind. The hard task is that of the Boards who administer relief as conscientious trustees of the public money; who insist that their officers shall give the fullest information with regard to each case; who form a painstaking judgment as to the amount and the kind of relief which is necessary; and finally, who, in coming to their decision, hold the immediate interest of the individual applicant to be subordinate to the general well-being of the class from which the applicant comes. It is easy to get rid of an application by a small weekly dole; it is a work involving much vigilant care to make certain that in every case where relief is given the relief shall be sufficient for the necessities of the applicant, and shall be given in accordance with sound public policy. To insure this, in the first place, the arrangements of the workhouse, especially those for the sick and infirm, must be beyond reproach; and this implies a constant and kindly supervision by the visiting committee. Next, there must be no slackness on the part of the medical officers or relieving officers. It is a difficult and often an invidious task for a Board of Guardians to insist that medical officers shall give personal attention to the cases on their list, or that relieving officers shall devote their whole time to the duties of their office, shall personally distribute the weekly relief, and shall not only occasionally visit, but shall constantly watch the necessities of each outdoor pauper. Members of a Board of Guardians might by experience and reflection

become convinced that outdoor relief tends to lower wages, to damage the position of the independent labourer, and to impede every impulse towards temperance and thrift; but for any Board of Guardians to adopt a policy of indiscriminately refusing outdoor relief would be impossible. The current administration must be improved to the highest point before any general policy of restriction could have any chance of even a temporary success; and as such a policy would be unpopular among certain classes—not, probably, the labouring classes—the Guardians must in self-defence take care that there is nothing to be said against their machinery of relief. Then, apart from all question of general policy, as the administration approaches the highest standard the proportion of outdoor relief will diminish, for the simple reason that, not only will the cases who are not destitute be discovered and struck off the lists, but the Guardians, as their knowledge of the circumstances of each case increases, will come to realise how impossible it is to adequately relieve a large proportion of them by any grant of out-relief. The typical Boards of Guardians, who think that systematic indoor relief is a hardship to the poor, do not scruple to give small weekly grants out of the common purse to every applicant whose circumstances are said to be known to any member of the Board, and against whose character the relieving officer has nothing very specific to allege. The applicant is, in fact, got rid of by a weekly dole, the amount of which is in most cases ludicrously out of proportion to the plea of absolute destitution which is the alleged cause of the application for relief. Often the value of the relief given would not do much more than pay the rent. In many cases, perhaps the majority, it is painfully evident that either the pauper must starve on the amount of relief given, or that the relieving officer has not sufficiently mastered the facts of the case to enable him to advise the Guardians of the exact circumstances and sources of income of the applicant. If any relief at all is given to an applicant, it is the plain duty of the Guardians to take precautions to insure that the relief is adequate, and that the pauper is sufficiently fed, clothed, and lodged. This responsibility is discharged in the case of inmates of workhouses, whereas, in the case of outdoor paupers, too much is left to the chance that the relief given will be supplemented by other sources of income. The worst form of this supplementation is when the pauper earns money by his own work, for then it is obvious that he is kept on the labour market, and enabled to do work which would otherwise be done by independent labourers, by means of a subsidy paid out of the poor rates. The best form of it is when the pauper is helped by his relations. But even then the Guardians should take the utmost care to ascertain whether he is properly looked after.

PRIVATE CHARITY AND PENSIONS.

Reprinted from the "Charity Organisation Review," April 1894.

WHILE the question of the provision of pensions for the aged poor is so much before the world, it may, perhaps, be of use to consider what is the task which lies before private charity, if it is to meet the needs of the aged without help from the State, and what resources it can bring to the solution of the problem.

Less than justice seems to have been done to the capabilities of charity, in this respect, by some of those who have taken a prominent part in the discussion of the pensions question. For instance, we read last year in an article in the *Contemporary Review* that, in the provision of pensions, charity was hardly enlisted, and that it had been found impossible, in a certain area in the East End of London, in which no out-door relief is given by the Guardians, to meet from charitable sources the needs of as few as a hundred pensioners: the truth being, not that those who were deserving of pensions had been allowed to go without them, but that, owing to the temporary financial difficulties of a particular Pension Committee, new pensions were, for a time, not forthcoming from that one source, but had to be sought elsewhere.

Again, those who advocate wholesale schemes of State intervention usually ignore or underrate the work which is actually being done by the charitable: they seem to be so dazzled by the vastness and brightness of their own plans that they have no sight left for the humbler, but more practical, efforts which are actually in progress around them. Moreover, the mere ventilation of such schemes may tend to discourage the charitable, by giving an exaggerated idea of the work to be done. If the charitable public are led to believe that the problem before them is to provide five shillings weekly for everyone, or nearly everyone, over sixty-five years of age, we can well understand that they should stand aside, and leave the State to settle a question with which the State alone would have the resources to grapple.

It may be useful, therefore, to consider what really are likely to be the demands, in dealing with the needs of the aged poor, made upon private charity considered as an alternative to State intervention. For this purpose we propose to use chiefly the experience of a Charity Organisation Committee in a very poor East End district, of about 70,000 inhabitants. In this Union no outdoor relief is given; and, presumably, the number of pensions to be provided will be at least as large as in any other district of equal population, and the same type.

In such a district there are two main points to be taken into account in estimating the task of charity in granting pensions: firstly, the number of cases to be dealt with; secondly, the average amount of money needed by each case.

1. In the district above alluded to, the number of pensioners helped by the C.O.S. Committee varies slightly from year to year, but is usually from 50 to 60. It is known to the local clergy, relieving officers, and others interested in the poor, that every application for a pension is considered on its merits, and that no one who is decided to be worthy of a pension is allowed to go without one simply for want of funds. There is therefore no arbitrary limit to the number of applications to be entertained; the actual limit is supplied by the admittedly high standard of merit adopted by the Committee for Pension Cases. It is here that the question arises of a thrift test, which has been impugned in a recent number of this *Review*. There seem to us to be two main arguments in favour of such a test: one founded on principle, the other on expediency. As a matter of principle, is it not right that pensions should be given in such a manner as to call forth and encourage what is best in the poor, their self-help, and their mutual help? That, being an exceptional form of charity, they should be reserved for those in whose cases there are some special points of merit, who have shewn that they value their independence, by making some distinct effort to provide for the future, according to their means?

As a matter of expediency, is there not some danger that, unless such a test were in use, the number of pensions would gradually so multiply as to overtax and exhaust the resources of private charity? Of course, a thrift test, like others, should be applied with humanity and discretion, and the word 'thrift' should not be interpreted in too narrow a sense, for there are many ways of shewing a provident disposition. But we believe that a thrift test, in some form, is an indispensable element in the consideration of applications for pensions. The real difficulty of decision usually lies in the just application of such a test; and we believe that it is not against a thrift test absolutely, but against the too rigid application of it, that its opponents are really arguing. The question seems to be affected to some extent by the fact that so large a majority of our Society's pensioners are women, in whose cases the opportunities for thrift are smaller, and the ways of exhibiting it are less definite. For instance, in the case of men, membership of a sick benefit club, or other provident society, and, when possible, money in a savings bank, afford the readiest test of thrift. To women, clubs, other than burial, have not hitherto been generally open, and considerable savings are seldom within their reach; in their case, therefore, other and less direct ways of shewing thrift have to be taken into account. Among these may be specified the maintenance of independence on small earnings till late in life; a comfortable home, which is a source of pride to its possessor, and which it has cost some effort to maintain; the good bringing up of children, who in turn may help to support their parents in old age. Any charitable body which, in granting pensions, should neglect such points as these would soon be overwhelmed by the number of applicants, and the more the standard was lowered, the greater the difficulty would become; but the experience of our Society seems to shew that, if a higher standard of merit is adopted and applied firmly, but with due discrimination, in the ever-varying circumstances of individual cases no such result need be feared.

2. In considering the amount of money which will be required to meet

the needs of each pensioner, it is necessary, first of all, to agree upon an adequate standard of maintenance. After careful consideration of this point our Society has come to the conclusion that a single person can just live in tolerable comfort on about 7s. 6d. weekly, and a couple on 10s. to 11s. weekly. The standard must obviously vary with the rent paid by the pensioner : perhaps we may take 3s. or 3s. 6d. weekly as the average rent paid by the London poor for a single room. But when it is said that each pensioner requires about 7s. 6d. weekly to live on, it is by no means implied that the whole of that amount has to be provided by those to whom the application is made. Few applicants are so destitute that they cannot produce for themselves a part, often far the greater part, of what they need. Among their resources may be mentioned the contributions of their children, former employers, or other friends ; permanent or periodical allowances from clubs ; savings in other forms ; their own small earnings from such light occupations as are possible to the old and infirm, *e.g.*, needlework, the care of children, and the like. In each case our task is to estimate the full amount of these resources, to compare it with the whole amount needed to support the pensioner according to the standard given above, and to provide the required balance. This varies greatly according to the circumstances of different cases. In some it is as small as 1s. weekly, in others as high as 8s., but perhaps the average may be given as about 4s. weekly, or £10 annually. Thus the Charity Organisation Society Committee on whose experience we are drawing, in order to help its 50 or 60 pensioners, has to raise annually from £500 to £600. The help comes from many sources. There are local pension societies and endowed charities to whom applicants are referred ; the clergy of the various churches and chapels often contribute ; the relations of the applicants, who may hitherto, perhaps, have given only a little casual and irregular help, will often, on special application from the Committee, contribute more regularly and substantially ; the sympathy of the charitable public at large can be enlisted, by advertisement in the *Charity Organisation Review*, or by private correspondence. From one source or another the needed funds have not failed hitherto to be forthcoming, although the work of obtaining them is doubtless difficult and monotonous to those on whom it falls.

Now, when it is considered that the District Committee in question is only one of forty ; that many of the others are doing as much, or more, in the same direction ; and that almost all are doing something, we can to some extent understand how considerable is the contribution which our Society, as a whole, makes towards the task of meeting the needs of the aged poor in London.

But we are not seeking to appraise the work of the Society alone, still less to magnify it in comparison with that of others. We only dwell on it because it is the quarter in which our experience lies. We regard it as but a part of a far greater whole—namely, the whole force of charity to deal with the poverty of the aged. But if the part contributed by one Society in one great city, is so considerable, may we not infer how incalculably great the whole must be ? Of course, no exact estimate can ever be made. There is so much of the field of charity which does not lend itself to

statistics and of which no record is kept. Societies, and clubs, and savings banks have their reports, and books, and accounts ; and by patient enquiry the extent of their work can be gauged. But great as that work undoubtedly is, there is probably a far greater one in progress, of which no record exists—the help given privately and unostentatiously by neighbour to neighbour, by friend to friend, by master to servant, by relation to relation ; and yet, if we would do justice to charity, we must not leave this work out of account, when we know that it is done, even though we cannot fully estimate its amount, or record it in figures.

Now, if the resources of charity are so large, even under present conditions, when organisation is very imperfect, and when large sums are wasted in ineffective almsgiving, for want of concert and a definite grasp of the purpose to be aimed at, we can understand how much they might be strengthened by a better system, when the efforts which are everywhere being made after greater harmony and effectiveness in the administration of charity have had more time for development, and when clearer knowledge and experience have given a more intelligent direction to public sympathy with the needs of the aged poor. The present time is especially interesting in this respect. Not only in London and our large towns, but in every country parish, new personal elements and influences are to be introduced into the management of endowed charities. Many of these have hitherto been wasted through being distributed in doles too small and too indiscriminate to be of real or lasting use to the poor. If, with the new *personnel*, new ideas and better methods could be introduced, and if to any large extent the trustees of these charitable funds could, when possible, be induced to devote at least a part of them to pensions, we should have a better chance of persuading those who are calling for State intervention that no crisis which calls for the appearance of such a ‘*Deus ex machinâ*’ has yet arisen.

And if, under new conditions, larger charitable funds are made available for pensions throughout the country, may we not hope that, in the selection and treatment of pensioners, the methods so familiar to members of our Society may also prevail more widely ? Why should not the administrators of charitable funds in country districts, as well as in towns, associate with themselves voluntary workers, who might help them by carefully weighing, in the manner of our own committees, the merits and needs of candidates for pensions, and might act as almoners for the pensions when granted, thus introducing into the administration of charity the elements of discriminating care and personal friendship which could hardly be expected from the overworked officials of a State department ? And here, perhaps, it may not be out of place to describe in some detail the management of pension cases by the committees of our Society, taking as an instance the East End Committee of which we are writing. We give these details, not for the members of our own Society, who are already familiar with them, but for those readers of the *Review*, outside our own immediate circle, who may take an interest in the subject.

The Committee in question has appointed a special Pension Sub-Committee, to which it refers every applicant for a pension. The Sub-

Committee very carefully enquires into and considers each such case, paying special attention to those points, such as thrift, and others alluded to above, which would tend to mark out the case as suitable for a pension. Having decided that a pension should be given, the amount needed, and the sources from which it should be obtained, the Sub-Committee then appoint an almoner, usually a lady, to take the pension week by week to the home of the pensioner. This is an important point: it prevents the pensioners from receiving at wide intervals sums of money which to them seem very large, and the possession of which is apt to lead to uneven and ill-balanced outlay, followed by debt and pawning; it enables the almoner at once to inform the Sub-Committee of any change in the circumstances of a pensioner which may call for their attention, such as illness or the failure of resources; it gives to each pensioner a kindly friend, whose weekly visit is often the brightest incident in a very monotonous life, for none are so apt to feel solitude as the aged and friendless in a great city.

At half-yearly intervals the circumstances of each pensioner are carefully revised by the Sub-Committee, a special form being filled up and sent in by the almoner. When this revision is completed, the amounts needed for the next half-year's pensions are paid to the almoners.

To sum up: it may be said that private charity in dealing with pensions has three main resources:—

(1) The funds of Institutions such as Endowed Charities and Charitable Societies. These resources are probably far larger than is commonly believed to be the case. For instance, it may be mentioned that no less than six Institutions are known to us which help in the provision of pensions for residents in the East End district above alluded to.

(2) The private help of benevolent persons in individual cases. It is impossible to gauge the value of this resource. It is already very largely drawn upon, and is capable of indefinite extension if sympathy with the aged poor were more fully roused, and if those who have the power and will to help could be more readily brought into contact with those for whom the help is needed.

(3) The sense of responsibility in the poor themselves, leading them to choose to do all that they can for themselves, and for those who have claims on them, before they will appeal to charity. To awaken and maintain this feeling of responsibility is the hardest task of charity, but the most useful, if it can be accomplished; nothing else will so much tend to make the resort to wholesale schemes of State aid at once needless and unwelcome to the poor.

If the above resources are allowed time, through patient effort and better organisation, to develop gradually in their natural course, it is probable that they would, in the end, be found sufficient to meet the needs of those among the poor for whose old age the workhouse is no fitting refuge. They are hindered and confused in their progress by uncertainty as to the future, and by the vague expectations aroused by the current ventilation of wholesale schemes of State pensions. Why should the rich come forward voluntarily to help the aged poor; why should the poor deny themselves to provide for their own old age, or that of their relations, if the State is about to step in, and, by some great system of rating or taxing, to

supersede and make needless the efforts of voluntary benevolence and thrift? And so the poor suffer, in circumstances and in character. The efforts of the charitable for them, and their own efforts for themselves, are deadened, while these schemes are talked of, but not brought to pass; while their framers, to quote Matthew Arnold, are 'beating the bush with deep emotion, but never starting the hare.' It would be well if they would stand aside for a time, and let voluntary charity, under better conditions, have a fair trial. If that fails, then will come their day.

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THE ASSISTANCE OF SCHOOL CHILDREN.*

‘ One gift well given is as good as a thousand. A thousand gifts ill given are hardly better than none.’—DEAN STANLEY.

MANY well-disposed people anxious to help those around them, who have begun to find the difficulty of solving social problems, such as the raising of the submerged tenth, or of disposing of the unemployed, and who realize that there are no sweeping methods of getting rid of the want and poverty which touch us on all sides, but who yet want to do something to lighten the lump of misery, turn with a sigh of relief from these heavy tasks and say: ‘ Oh ! well, never mind, we will help the children ; one can do no harm, at any rate, in aiding children ! ’ The cry of the children appeals with more power than any other cry to the hearts of the charitable, for we all have connected with us in some way or another some little child or children whom we love, and who represents for us the child-life around us.

If we could take the poor miserable little children whom we want to help right away from their surroundings, away from the drunken and thriftless parents, away from the wretched and dirty home, and deal with them as separate units, the question might be less complex. That is not only impossible, but to my mind it is the worst thing that could happen to the children, and the worst thing for the parents. After all, even a little mother’s love goes a long way with a child, and is far better than many material benefits if it is to be reduced to a number with no parents at all. From the other point of view, even a very inadequately-recognised responsibility is more likely to keep a bad parent straight than no responsibility at all. Therefore, the children must be treated as parts of a family, of a whole ; and in trying to help the children we must take into consideration the circumstances of the home-life of which they form part.

There are two classes of people who come most in contact with the children in this big city—the teachers in the schools and the managers of those schools. The teachers do an immense amount for the children, both in and out of school, but their time is so largely taken up in teaching and in school routine that few of them can know much of the children outside their school-life. That part of the work seems to me one part of the *duty* of the managers. A manager’s duty to the children in the schools, as laid down by the School Board Code, is ‘ to foster the schools under their care by every means in their power, to see that the rules laid

* This paper was read at a meeting of the Council of the Charity Organisation Society on March 5, 1894, by Mrs. Leon, the Hon. Secretary of the St. Giles’s Committee of the Society, and a School Manager of a Public Elementary School.

down for the guidance of teachers are adhered to, to smooth down the difficulties of teachers by constant encouragement and sympathy, to have at heart the mental, moral, and physical welfare of the scholars; and to see that they are brought up in habits of punctuality, of good manners and language, of cleanliness and neatness, and also that the teachers impress upon the children the importance of cheerful obedience to duty, of consideration and respect for others, and of honour and truthfulness in word and act.'—[*New Code, Art. 109 (b).*]. That seems easy enough, but when one comes to work it out, that word 'foster' is found to imply so much.

So far as I realise what is meant by the code regulation, it is that the manager should do for the school children what one would do for one's own little child. If a child is ill, treat it, or help its parents to treat it, as one would one's own child. See that the child is well taught, and that it is kindly dealt with at school. Encourage it to come regularly and early to school. Be, in fact, a sort of foster-mother or father. To do this one must first of all make friends with the teachers, know them all personally, and sympathise with them in their difficulties, for they have many, and their work is hard and tiring. One must next make friends with the parents and with the children, know each by name as far as possible, and try to understand the peculiarities of each. One soon gets to know all sorts of things about them, for both children and parents are generally very communicative. One learns that George has bad companions who lure him away to play truant in the streets; that David has a pretty voice, and prefers to earn pennies by singing outside the theatres where morning performances are held, rather than to earn a good character by coming to school; that Willie looks white and wan because he is kept at work during the evening till late at night; that Winnie does not come because she is kept from school to sell flowers in the street; that Maud's mother has fits—very bad fits—and she is very ill indeed. 'But she always has fits after she has had too much to drink!' Above all, one must know the School Board Visitor. He is the most useful ally to the manager, for he comes in contact with all the bad attenders, and the children who play truant. It is with these children that the manager has most to deal. They generally come from the worst homes, the homes of drink and thriftlessness, laziness, and vice.

It takes a year, if not more, to make all these friends. Having done this, the manager sets about to find out what to do next. The first thing most people do when they have a small child to deal with is to stuff it with food or sweets. This is the way in which our manager will probably begin dealing with the children, and it is certainly the way in which the public deals with the children in the schools. A child looks white and peaky—it must be hungry, therefore it must be fed. If it looks rosy and well-cared for, leave it alone. Therefore, one of the most widely-worked charities, and one of the most popular methods of helping the children, is to give free meals. I used to believe thoroughly in 'free meals'; but as I have become

a 'reformed character,' perhaps I may do as other reformed people do, give you my 'experiences.'

A few years ago—five, I think—I became the manager of a Board School in one of the poorest parts of London—it is a district where there is little organised charity, but where all sorts of charities and missions are running side by side with, or in opposition to, each other. An industrious person can every year make sure of more than one Christmas dinner, and a little child I know went three times into the country last summer. The parents of the children who attend the school belong for the most part to the 'casual labour' class; the fathers are market porters, costermongers, theatre supers, street runners, casual labourers, or newspaper sellers; the mothers are often the principal wage-earners. They work as cleaners in theatres and lawyers' chambers, as charwomen, as flower or orange sellers in the streets. The children from these poor homes were dirty, ragged, and ill-fed, and many of them looked like little wild animals. They suffered much from sores on faces and heads, and from that form of ophthalmia called 'blight,' a disease born of dirt and cold. Our average school attendance was low.

During the first year or two of managership, I am afraid I was no exception to the rule. The children were poor, white, and thin, therefore, they must be fed—the panacea for all ills. So the managers started free dinners. The teachers gave away the dinner-tickets, the caretaker cooked the food and served the meals, and the whole thing went swimmingly. Numbers of children were fed each day, and the delightful part of it was—it was so easy! Nothing to be done, no work, no responsibility. For about five or six pounds a year the whole question of how to deal with the misery, illness, and poverty in the school was shelved. It was so comforting to go and see the children eat their nice hot soup and bread. One had occasional doubts when a boy went off leaving his dinner almost untasted; but these were speedily set at rest when another boy asked if he might eat the despised soup in addition to his own.

But, somehow, in spite of the easiness of giving food, misgivings as to the adequacy of this help began to arise. The children looked very much the same as before, the attendance was about the same, and one heard stories of the way in which the thing was 'worked,' even by the children themselves. Industrious, careful boys—veritable small Tom Sawyers—who had tickets given to them of which they had no need, stored them up and sold them. In one family one brother had several meals, while another had only one or two. I heard the other day at another school that tickets were sold at four a penny. A child had a free meal given it and went afterwards to another cheap meal depôt in the neighbourhood; it bought another dinner for a halfpenny, over-ate itself, and the natural unpleasant result for the rest of the afternoon followed! In a school near me a list of sixty of the poorest children wanting food was given to a manager, who took charge of the free meals at the beginning of this winter. In spite of

the bribe of a free dinner this manager has *never* had the whole sixty to dinner, and as a rule these children do not make more than two days' attendance at school during the week !

In my own school, in spite of the dinners, we did not seem to get much 'forrarder.' I found a whole family of children almost starving, who were some of the neatest, tidiest, and best children in the school, and so no one had thought of giving them dinners ! Then a manager, who had been helping a good deal with the dinners, and I, as a result of the trouble in our minds, summed up the fors and againsts ; we came to this :—

That the dinners might do some good, but that the *system* did more harm than good ; that where food was wanted it could be given in much better ways ; that the way in which the tickets were given out was bad ; that the effect on the children was bad ; that the rough way in which the meals were served, and which it was impossible to avoid with but few conveniences was bad ; that the doing away with the parents' responsibility for the feeding of their children was bad ; and that very often the wrong children got fed after all. Beyond all this, in our schools the children often get all the moral and religious training they have. They are taught truth, obedience, and morality, and we have no right to add to this a course of begging, lying, and humbug ; we have no right to train the children to be paupers.

After consulting with Mr. Loch, we resolved to inquire into the state of each family which had had dinners during the preceding year. The C.O.S. Council were good enough to send us a lady who called on about seventy families, and asked the mothers for information, which they gave readily. One-third (or thereabout) said their children did not want food, as they could always have their dinners at home, and were rather annoyed that their children had had dinners given them. Another third said their children would have had something at home, but that the dinners were very acceptable. The last third was made up of families so poor, so down in the world through illness, misfortune, laziness, or vice, that a few dinners in the year given to a child was a mere drop in the ocean, and in no way raised permanently the position of the child or the family. Obviously these children were those who most wanted helping. But where the father was ill, or a son out of work, or a mother spent all the money in drink, it was also obvious that giving one of the children two, or even five dinners a week, practically left the family in exactly the same state as before. So we resolved to help these bad cases one by one, taking each on its own merits, and dealing with each one to the best of our ability.

We began work in this way in 1891 ; the Central Council of the C.O.S. sent us a paid worker to make the inquiries, and we formed a committee to decide the cases. The Committee consisted of Mr. Loch, the Head-master and Head-mistress of the school, the School Board Visitor, District Visitors, doctors from the Medical Mission, the Managers of Schools, the Clergy, C.O.S. Secretaries, and almoners from the Society for the Relief of Distress

The cases were read and decided on in the same way as is done by the C.O.S. Committees. Out of this Committee grew a Provident Committee. We found that many families earned good wages in the summer, but only casual wages in the winter; that they pawned all the winter, and redeemed in the summer, and that they could probably be made self-supporting if they would only save in the good times for the bad months that were coming. A Provident Committee was started in two districts. Each member undertook to visit a certain number of people on a fixed day in the week to collect money. This money was paid into the hands of a treasurer, who attended at a certain hall one evening a week when money could be withdrawn. The Provident Committee has succeeded admirably in one district, where the Vicar has worked it up, and where his visitors are the collectors. In my district I am sorry to say it fell through for want of workers.

In 1892 the Inquiry Committee fell through, as most of the members had more work already than they could do. Having once been convinced that to work out each case separately, although one might be able to help only a few, did more good than to feed a multitude, the other manager and I resolved we would give no more free dinners, but would try as far as possible to deal separately with each case. This is what we have done each year since 1891, and are doing this year.

I get the cases in this way. I ask the teachers for the names of any children who seem in want or poorly fed, and I pick out from the classes any children who look particularly forlorn. I see the parents at the Notice B Committees, and at attendance meetings, and often hear sad tales of illness or want from them. The School Board Visitor also sends me the names of anyone he thinks might be helped. I send all these names to the C.O.S. Committees of the district for inquiry, and they deal with the case in the ordinary way, deciding whether it shall be helped or not. As I belong to the C.O.S. Committee which has most of my cases, I get a good deal of fresh information. The other day I went into school and saw a little boy looking very white and thin. If we had been giving dinners I am quite sure he would have been promptly put on the list. Instead of that, his father's name and address was given to the C.O.S. It was found that the parents rented a house at £42 a year, which they sub-let—the father earned sixteen shillings a week, and the mother scorned the idea of requiring charity! With an eye to the main chance, however, she said she would be glad of clothes for the children!

Take another boy. 'Jimmy' was picked out by the head-master more than a year ago as always looking 'very poor.' His father was found to be a costermonger who sold plants in the street. He was down in the world, and not likely to rise above chronic poverty, because he had no capital to buy stock. The C.O.S. Committee worked the case through for me splendidly—gave stock, bought the child clothes and boots, and watched the people for a time. 'Jimmy' having once been started in life in tidy

clothes has lived up to them ever since. I saw his mother a few weeks ago, and she said they had been getting on better ever since they were helped.

In another case where we gave a man stock I do not know that we helped very much—but one got a certain hold of the people. They felt one was a friend, and the children, instead of coming to school by fits and starts, and strolling in between 9 and 10 o'clock, now come cleaner and tidier. Before, they looked like little shy animals, and you would hardly recognise them now. They also *try* to get ten red marks a week.

Children are often sent away to convalescent homes, where they stay until the doctor gives them a clean bill of health. One boy was away six months, and was so enormous when he came back that the school desk was too small for him.

Of course, where there are about 500 children to deal with and but few workers it is impossible to keep up an intimate acquaintance with the different families. That is what is really wanted—an up-to-date knowledge of each family. Where seven people have to live in one room and a cupboard, for which they pay 4s. 6d. a week rent, while the earnings are about £1, where the father has constantly-recurring illness, where the children are all more or less delicate, there must be every now and then a time of need. This is the state of things in the family of one of my particular friends. They were in dire distress a few years ago, and I helped them then and have done so every now and again since. The clergy help, or I do, when it is needed; we consult together over the case, and so far we have pulled through most satisfactorily, without in the least destroying the self-respect or independence of the people.

Two things have struck me most forcibly in doing this work among the people *through* the children. First of all one is properly introduced to the family one is anxious to aid; and it seems to me—although it may appear a little ludicrous—that this formal introduction is all-important in one's relations with those one wants to help. Mary says: 'Mother, here's Mrs. Leon, you know, the lady at the school.' And Mary's mother is at once polite and charming. She recognises that we meet on common ground, our mutual interest in Mary, and that gives us a feeling of friendship, of comradeship, at once. She recognises my right to make remarks about Mary's behaviour, about Mary's attendance, and by-and-by I hear most of the family history without asking many questions, without any trouble or difficulty in the matter, without many lies, and with no cant. The second thing is that, on the whole, when thus introduced and when once a friendship is started, the people do not come and beg of me. Even those I have helped, who know I will help them, and who know where I live, do not come round asking for help.

As I said before, I generally leave the work of helping the cases to the C.O.S., but sometimes I do it myself or through the teachers. We find occasionally that the only way of helping is by giving food to a child, and

then we give it. In this case it is best done, I think, through the child's teacher.

To work a school thoroughly one wants five or six hard-working managers; but even single-handed managers can do a great deal, because every year the work gets easier and easier; the cases which were investigated in '91 are known in '92, and so on, so that after a few years of inquiring into bad cases, and of inquiring for Country Holiday Fund, one should know something of almost all the children in a school, especially when one realises that a school of 450 or 500 children will probably be represented by about 300 families. The same rules apply to the Country Holiday Fund work. The manager who knows the families, will at once pick out the children who need the country holiday most, will know those who can pay well and those who can pay little or nothing.

But you will say 'Helping like this must cost a good deal of money. Who pays?' So far money has been no difficulty—one very generous manager helps a great deal, and at the beginning of each year has placed a sum of money in the hands of the C.O.S. Committee to be specially used for the school cases—and up till now we have always paid for all cases we have sent for inquiry—with the help of the different charities in the district.

I think a great deal can be done without much money if the manager thoroughly knows the district and the different charities in the district. If food or clothes are necessary, the S.R.D. almoner can be applied to; if a child is ill at home we send to the Metropolitan Nursing Association, or the Ragged School Children's Aid Association, and they send a nurse every day to look after it. If one can just get the family afloat by placing one of the elder ones in a situation, one can do it through the M.A.B.Y.S.; or should the girl want some teaching first, she can go to the Working Girls' Home. Then the clergy of all denominations can be asked to help with money or food. As some of the clergy belong to the C.O.S. Committee, we compare notes about the people there.

We give nothing free regularly—no free meals, no free clothes. If the teachers know that a child has come to school without food, they have power to give it; but I hardly ever have to pay for a meal. Sometimes, too, I ask the teachers to give a pair of second-hand boots, sufficiently good to bring the child to school with dry feet, but not worth anything to pawn. I think very often with delicate children the question of boots is more important than anything else, but I have not had to pay for half a dozen pairs of boots yet, I think. Although we do not give away much, we try to help the children in school in other ways. A nurse comes every morning when she can be spared, at other times three times a week, and looks after any ailing children in the school. Broken chilblains, sores, abscesses, bad eyes, vermin, and dirty heads, are all sent up to her. She deals with them skilfully and quickly, and is generally most popular, especially with the boys, who ask to go 'and see the nuss, please sir,' on the slightest pro

vocation. We have a savings' bank, a boot club, a swimming club, and we are going to have a flower-show next month. Our generous manager sends money to buy warm felt slippers, which are lent to each child who comes to school with wet feet; and on wet mornings one always sees a remarkable collection of boots drying round the fires. In spite of the fact that we have no free dinners, no giving away of boots or clothes, the school goes on steadily improving. The attendance is better, the children are more human, and are, on the whole, cleaner and tidier. The managers this year decided to give no free meals at the school, although a gentleman unknown to them kindly offered to supply all the necessary apparatus, as well as money, to start with. Of course the improvement in the school is largely due to the hard work and self-devotion of the teachers. They have the greatest influence for good on the children, and have always been most ready to help in any way they can.

It has been an immense help to me in my work as a manager that I also belong to a C.O.S. Committee and *vice versa*. The C.O.S. training helps one; many of my school cases are already known at the C.O.S. office, and then the C.O.S. Committees make inquiries I could never make, and deal with the cases in a way one could not possibly do, as it would take too much time. On the other hand, being a School Manager helps one with C.O.S. work. One comes into personal contact with the human beings who are dealt with as mere names on Committee, and is perhaps a little too likely there to treat from a merely 'paper' point of view. A little child, an ornament in a home, a kindly neighbour, a little friendliness, may all be turning-points on which to work a case—turning-points quite outside the ken of workers who sit only at green tables and advise from the 'strictly sound' standard.

CHARITY ORGANISATION SOCIETY,
15 Buckingham Street, Strand, W C.

THE TRAINING OF VOLUNTEERS.*

[*Reprinted from the 'Charity Organisation Review,' January 1895.*]

BEFORE those in charge of the District Committees of the C.O.S. can be expected to devote themselves to the difficult and troublesome task of Training Volunteer Workers, they must be really convinced that this is one of their chief and most important duties.

We are very fond of reiterating that the C.O.S. is an organising and not a relief Society, but in practice we of the District Committees feel very loth to undertake the constant daily trouble involved in bringing about this organisation. We are willing enough to have a try to organise some large institution, or local charity, or parish meeting, or benevolent society—to organise, in fact, *en bloc*—but when it becomes a question of organising individuals—that is to say, of convincing them, one by one, that our principles are true, and of inducing them to guide their actions by these principles, we are most of us inclined to shirk the task. I believe myself that the wholesale system of doing things is as false when applied to organisation as when applied to relief, and that important bodies can only be truly won over to our side by carefully and thoroughly dealing with the individuals who compose them.

We must at once dismiss from our minds the idea that workers are to be trained only with a view to their being useful to their trainers. Often when the subject of volunteers is being discussed I have heard people say, 'Oh, I would so much rather do the work myself!' Of course they would—it would take half the time, and less than half the trouble, of getting someone else to do it—but the result attained would be quite different. The district offices of the C.O.S. exist not to get their own special office work well done, nor to assist a certain number of cases every year, but to improve the general condition of the poor, in their own particular district, and throughout London. The Committees largely devote their energies to relief work because this is the chief means at their disposal for the organisation of those individuals by whom it is hoped that the improvement may be brought about. One of the best methods of teaching is the giving of object lessons; and each case carefully and efficiently dealt with by a C.O.S. Committee ought to be an object lesson in the best methods of charity. Once let this principle be accepted, and we see our offices, instead of being Relief Societies working in rivalry with other Relief Societies, and competing

* A Paper read to the Council of the Charity Organisation Society on November 26, 1894, by Mrs. Dunn Gardner.

with them for funds, for workers, and even for cases—instead of this, we see them become what I believe they were meant to be—and what they must be to achieve their object—Schools of True Charity. The Secretary at one of these schools, of course, will not expect a new pupil to relieve him of his work, but the advent of each learner will mean to him new duties and new responsibilities. He will cease to regard each pupil, who leaves after his course is over, as one on whom the labours of training have been wasted; for he will know that it is away from the old school, that the exercise of the principles taught there are most needed; and he will pride himself on the number of workers trained in the science of Charity, whom he can afford to send out as missionaries, while he still keeps his own establishment up to a high standard of efficiency.

Regarding C.O.S. offices from this point of view, the practical question presents itself, what is it best to do with new workers? And to answer this question we must, I think, divide our new workers into two classes—those who offer their help to the C.O.S., and those who are already at work in the district. We will begin with the first class, who are far the easier to deal with, though much I say about them is applicable to the other class too.

Now, I should like to lay special stress on two points. One is that the first thing to do with new workers is to *interest* them: if we fail to do this, I think we shall not get far in training them. And the second point to which I want to draw attention goes hand in hand with the first, and it is that you must make all workers—old as well as new, for the matter of that—feel their own *Responsibility*. It is useless to expect anyone to go on regularly doing anything unless he feels that it makes some difference to somebody whether he does it or not. No doubt his attendance must often involve considerable personal inconvenience, and, if he finds that things go on equally well, whether he does or does not keep his engagements, it is only natural that he should stay away when it is difficult for him to come—but once let him be sure that inconvenience, or delay, or suffering, will follow on his failing to do what he has undertaken, and you will find he is very unlikely to let anything stand in the way of his work.

Bearing then in mind these two points, that men and women if they are to stick to voluntary work must be interested in it, and must recognise their own share of responsibility in what is being done, we will go on to deal with our new worker.

The Secretary has generally from the very first two courses open to him. Probably there is some bit of work at the office which is standing over till it can get taken in hand. The new worker may have this bit of work explained to him, and may be set down to carry it on. If he happens to take to it, well and good; if not, why then he will soon leave off coming to the office, and the same bit of work will be ready to hand to choke off the next energetic aspirant after employment (I can recommend the loan book as a very valuable extinguisher of enthusiasm—copying numerous begging letters, on an old case long since closed except from a money point

of view, is also not bad). Or, instead of instructing him in this special bit of work, the Secretary may, to the best of his ability, try to train the new comer, not for any special work, but for work itself; may, in fact, teach him not to make the head of the pin, or the point of the pin, but the whole article. To do this it is desirable that all new workers should go through the whole routine of the office, should open letters and answer them, should find case papers, and write them up, should deal with applicants, take loan money, enter up the different books, and see that inquiries from other Committees have been properly dealt with—indeed, I would like every one who comes to work at a C.O.S. office to learn as far as possible the duties of a Secretary, so as to be able if required to carry on any of them. One great gain of this system is that it does away with the notion which sometimes prevails, that there is something sacred about case papers and office documents, and that they should never be interfered with except under the special directions of the Secretary or Agent. If every worker has free access to papers, it will soon be understood that they exist not for the special information of the Secretary, but for the use of the whole Committee, and that they must be so kept as to be intelligible to all.

Of course, all this involves a great deal of inspection, and calls for constant patience and tact on the part of the Secretary (for instance, he will often find the letter about the Notice B Committee case, of the boy Jones, carefully put away in the Pension box, on the case of widow Jones), but ill results from such mistakes are easily guarded against by proper supervision. In letter writing it may be a long time before any letter written by a new comer can be sent out, and often the Secretary will have to spend part of his afternoon in re-writing the letters produced by volunteers in the morning. But this only lasts for a time, a time varying in length with each worker; for let us always remember that our workers have quite as varied natures as our applicants, and require to be dealt with in quite as varied a manner. Sometimes a new worker becomes useful in the office within a week of his coming; sometimes it is months, or even a year, before any work he does has any practical value in really helping on the business of the Committee. Every one before deciding on his future work should, I think, do a certain amount of visiting, and the best way I know of arranging for this is to get one of the most experienced S.R.D. almoners to take the new worker on her rounds a few times. More practical knowledge can be gained during one morning passed in the homes of the poor with a trained visitor, than in listening at the office to any amount of precepts about visiting. When the new worker has seen something of all that is being done at a C.O.S. office, he is in a position to decide for what branch of the work he feels most interest and is most suited.

For the full utilisation and training of volunteers, I think it is a good plan to divide up the work of a Charity Organisation Society office as much as possible, placing each department under the special care of some one member of Committee who is responsible for its good working to the

Secretary, who in his turn is responsible to the Committee. I would suggest that such departments may be formed—

For all matters connected with finance.

For pensions.

For children boarded-out and in homes.

For surgical cases.

For convalescent cases.

For loan cases.

For invalid children.

For cases arising in connection with the School Board.

No office would, I think, need all these departments: they are only meant as suggestions.

Every member in charge of such department, and every visitor or almoner in charge of a special parish, should be encouraged to have an *understudy* for his part. By this I mean that he should have some other worker in training, under him, who will help in the special work, and will be able, in the event of the head of the department being called away, to step into his place. Head workers should often consider what would happen to their special branch of our business should they have to be absent for several months; and the Secretary will do well, I think, to caution them against making themselves indispensable.

This dividing up of the office work, besides giving a large field for the responsible employment of volunteers, relieves the Secretary of much routine work, and so sets free his time for the training of new workers. It is quite wrong, I think, to expect that the Secretary of any Committee should do the bulk of the case work. Though he must be cognisant of all that goes on in the office, he should himself, I think, only carry on just enough of it to keep the work up to that high standard of efficiency on which he must depend for an illustration of the truth of those principles which have called the Charity Organisation Society into existence.

Now we will pass on to the other class of workers we have to deal with at our C.O.S. offices—those already at work in the district. These are very difficult to get into touch with at all, but we cannot lay too much stress on the importance of organising their efforts. They are chiefly, I think, City missionaries, district visitors, and ladies connected with the I.C.A.A., the M.A.B.Y.S., and with Evening Clubs. The time they wish to devote to charitable work is already occupied, they have their distinct interests, and they only come into our office by chance, probably over some case in which they are interested. I have found that the first thing to do with a local worker is to dispel the idea that the C.O.S. regards him as an intruder. He will apologise over and over again for taking up the Secretary's time, and will be profuse in his thanks if some slight trouble is taken for him. I have often found it almost impossible to get him to realise that the chief object of the existence of a C.O.S. office is to afford information, and to give advice, and to endeavour to strengthen

the efforts already being made for good, and that, far from wishing to supersede local effort, our chief desire is to strengthen it.

If a case brought by a local worker proves helpable, it is very desirable to get the worker to carry on the case for the Committee, to explain to him that the opinion of one who has known the case for a long while will be much valued by the Committee, and that the fact that he is willing to continue indefinitely visiting the case will have considerable weight in the Committee's decision. When the case is a well-known one, which has been refused over and over again as unhelpable, there is nothing to do, I think, but to go through the old papers carefully and thoroughly with the local worker, trying to make clear why the case could not be helped, and to explain that if, now, any fresh facts can be brought to light to prove the past decision was wrong, the Committee are quite willing to go afresh into the matter.

When a local worker does come to the office it is desirable to take the opportunity of talking over with him any other cases in which he is at all likely to be interested, and if possible to get him to do something for the Committee, on any one of them, *e.g.*, to collect a loan, or take a pension, or instil temperance. Very often a local worker is glad of some special information about benefit clubs, or evening classes, or the M.A.B.Y.S. offices, or hospitals. Some of them, especially District Visitors, often seem wonderfully ignorant of the district in which they are working. They are glad, too, sometimes of some C.O.S. papers, such as that on the 'Three Clubs.' After a few calls, the local worker may be induced to come to Committee to hear his own case discussed, and will perhaps stay on to listen to those of others living in the parish in which he is interested. I do not myself think it is much good to get quite new workers to attend long Committee meetings. The quick succession of long cases, presented in an unknown form, conveys very little at first. (I remember a lady telling me that the idea she carried away from the first C.O.S. Committee meeting she ever attended, was what a wonderful man R.O. must be. He seemed to be expected to know something of every family, and was helping or had helped so many.) When new workers do begin to attend Committee meetings, I think they should always sit where they can look over the case papers, and if they will, it is a good plan to get them to write the decisions. Every case which a local worker can be induced to carry through for the Committee is a great deal gained. Nothing is so likely to make him dissatisfied with incomplete trifling as to take part in thoroughly good work. Efforts should be made to let him see practically the better results of thorough work.

Don't let it be thought for a moment that I mean these remarks to apply to all local workers. There are men and women in some districts who are engaged in improving the condition of the poor, quite as thoroughly and as efficiently as we are, and who often, I am afraid, regard us with some suspicion. When they can be induced to come to us, with

their wide local knowledge, their long experience gained by daily life amongst the poor, and their different standpoint from ours, they may have to learn from us a little about our special forms and formalities, but in wider matters it is they who will have to teach. As long as such men are at work, and hold aloof from us, we must feel that we have somehow failed to find quite the right way to organise charity.

I have not spoken of the importance of reading in the training of all workers. Every C.O.S. office, I suppose, has a few books it lends to its new recruits. I should like to see these few books become a real library in every case; and if there were a proper supply of books there would be no difficulty, I think, in getting them read. It is, however, practically no easy matter to procure new books for the office. If we buy them our General Fund has to pay, and our balance sheet will look all the worse for it next year. It would be nice to suggest to our next would-be benefactor that he should present the Society with thirty-nine suitable little libraries.

I have spoken throughout as though the training of workers depended entirely on the Secretary; let me therefore explain that I regard the Secretary only as the person who carries out the wishes of his Committee, and that in this, as in all else, a Secretary acting without the hearty co-operation of his Committee is in a great measure powerless for good.

In conclusion, I should like again to point out that for the improvement of the general condition of the poor we do not want to produce only enough trained workers to carry on our own office work, but to make all work in our different districts efficient. Trained workers are needed to serve as Guardians; to visit the workhouse and infirmary; to act as school managers and members of Notice B Committees; to take part in the management of School Banks and Collecting Banks; to visit in connection with the I.C.A.A., the M.A.B.Y.S. and the G.F.S., and with the many Reformatory and Rescue Societies; to work under the clergy and ministers; to act as visitors to the hospitals, and as workers for the C.C.H.F., for Evening Clubs for boys and girls, for Sanitary Aid Committees, and for many other purposes. Those in charge of our District Offices have under their control the means of training these workers. They will know whether they have hitherto made the most of the trust confided to them.

CHARITY ORGANISATION SOCIETY,

15 Buckingham Street, Strand, W.C.

TWO METHODS OF RELIEVING DISTRESS.

A Leaflet issued in 1883.

IN a report dealing with a poor and populous district of London stands written—'District Visiting Society: 600 families relieved: £60. 15s.' It would be a pleasing discovery to find that 600 poor and worthy families had been really relieved by the modest expenditure of £60. 15s., or 2s. per family. Families in such districts are often large, with as many as five, six, and seven children. If, however, we take only two children as the average, a simple sum will show that 2,400 of our fellow creatures in distress were relieved for sixpence each.

The Charity Organisation Society has been reproached for want of feeling in its method of relief. But the question before us now is not a question of feeling, it is a question of fact. Can or can not 600 families be relieved at the rate of 2s. per family, or 6d. per head?

In order to have definite facts before us, we applied for information to the Honorary Secretaries of the Charity Organisation Committee of the district. We asked to see some hard cases of distress. The first was that of a workman of 32 (with 4 children), who had been laid up with sciatica from December to June. Eighteen shillings a week from his sick club kept them from want, though it was no easy matter to meet a diminution of 5s. or 6s. in the weekly income. Soon after his recovery and return to work he cut his hand badly, and could now only receive half-pay, or 9s. from his club. The expenditure in this case was a little over £2 for sending him to the seaside for a month, and in his second illness a grant of 5s. for four weeks to supplement the club allowance—total £3, or thirty times 2s. Again, a man of excellent character, who had left the Marines a married man, was reduced to great distress for want of employment. Soon after his application he fell ill. The Committee gave relief—in all 27s.—to be repaid in better times, and 20s. for the wife to learn laundrywork—total, £2. 7s. The man, on his recovery, found work near London, and honestly repaid the 27s. A third case was one of blindness, an army pensioner of 32, deserted by his wife and left with two children—one more case which a District Visiting Society with 2s. for each family could only pass by. The expenditure (it being the second year) was £7. 10s. to the Workshop for the Blind for instruction, and £12 for boarding-out one child, the man keeping himself and the other child on his pension of 8d. a day, and on his earnings (as yet small) from basket-making.

But where, we asked, where are the cases which can be relieved at the rate of 2s. per family, or 6d. per head? These are 'special cases.' The answer of the Secretaries, based on their experience of work among the poor, is instructive. 'We find more and more that almost all cases which can be relieved are "special cases." A weekly gift of a few shillings is sometimes but rarely called for. Just now there is a poor girl in the last stage of consumption, who says that it would break her heart to go and die in the infirmary, where she would be better tended. The family earn barely enough for their support, and the Almoner of the Society for the Relief of Distress is, at the instance of our Committee, giving the widowed mother a weekly allowance for extra nourishment. But, as a rule, a grant of even more than 2s. can only supply a need which the ordinary resources

of an ordinarily provident and sober workman can meet, and is a gift which no workman with proper self-respect would take, still less ask for. Cases of distress, which ought to be relieved by charity, as being due to causes which the ordinary resources of a sober and provident workman cannot meet, in our opinion require on an average not less than £2 each. If one may be relieved for 20s., the next requires 60s. Therefore 600 families could not be relieved for less than £1,200, instead of £60. 15s. The real truth is that most of these families could probably not be relieved by charity at all. Setting aside imposture, the rest were probably cases for the Poor-law. Those which were not could not have been relieved for 2s.'

We do not suppose for one moment that the Honorary Secretaries were infallible, or the work of the Committee perfect; we might possibly have something to say about the three cases which we have described. But there can be no doubt which is the right method. The one recognises the fact that distress exists which pecuniary help cannot meet; the other does not. The one deals with a limited number of cases of distress arising from special causes, such as long illness or accident, which can each and all be adequately relieved by charity, so that honest, hardworking people may not be reduced to the state of paupers by misfortunes, with which common energy and foresight cannot cope. The other tries to grapple with the pauperism, which is so varied in its origin, by distributing £60. 15s. among 2,400 persons.

Among the many evil consequences of the two shillings per family method, there is one to which we specially wish to call attention. It makes the acceptance of charitable relief discreditable. No meeting of working men will listen to anything in favour of charity as a cure for human ills, because they have been led by the evidence of their senses to look upon charity as small gifts of money from rich people for the benefit of those who are a discredit to their own class. There is no talk of loss of self-respect when an employer, recognising his moral relation to his men, institutes some scheme of superannuation, and contributes to the fund. Yet is not this charity? And would it not be better for charity to be identified with such work than with the casual distribution of £60 among 600 families? Is it right that cripples and blind should be waiting for assistance and instruction—that old men and women at the end of a hard life, with savings spent or club broken up, should only have the workhouse before them—that fathers, whose resources have been exhausted by long illness, should see their home going bit by bit to the pawnshop, because the money which might be used for the true relief of unavoidable distress is being expended here and there and everywhere at the rate of 2s. per family?

It is sad to reflect that what has been said here has been said years ago, and that there are still few signs of change. To guide charitable action into a wise and beneficent course seems almost a hopeless task. Yet breaks in the cloud there are, and we can only trust that these are not the exceptions to the common procedure, which, in a reasonable world, must always have existed, but the beginning of a better time.

CHARITY ORGANISATION SOCIETY,

15 Buckingham Street, Strand, W.C.

January 1895.

AN APPEAL FOR VOLUNTEERS IN CHARITY.

[Reprinted from the 'Charity Organisation Review,' January 1895.]

THE following letter has appeared in the *Times* and other papers :—

SIR,—We wish to appeal to your readers to help the Society as volunteers in charity. To be of real service, charitable relief must be administered by a large number of trained and well-qualified persons, acting not as isolated units, but together, and on settled principles. Almost all admit this. Men and women, scattered one here and one there, however devoted they may be, cannot cope with such responsible and detailed work as effectual charity requires. The cases are too numerous; the difference in character, in circumstances, in possibilities of assistance, are too complex; the work is too exacting; the responsibility too great. Not petty detachments of untrained troops with antiquated weapons, but a disciplined and devoted army, is wanted. To create such an army is a chief part of Charity Organisation.

The Charity Organisation Society has had to begin at the beginning. Slowly it had to create centres, round which gathered small numbers of men and women, who, working in earnest themselves, set up a high standard of practical administration, and thus learnt by degrees the best method of assistance and gained the experience necessary for teaching others. To start with an indiscriminate welcome to every one in general, and to accept slovenly, thoughtless work in the name of charity, was, it was felt, not to promote charity organisation, but to debase it at the outset. Such methods might indeed have led to a momentary popularity, but they would have had no chance of standing the test of time or the shifts of public opinion. The slower process of beginning at the beginning was accordingly adopted. Now the time has come for a further development. The means of training volunteers for most parts of London are at hand, so that any who care to become members of a large, free, and yet ordered Association for the aid of those in distress, can, irrespective of class or sect, enlist for that purpose, with reasonable assurance that their labour will have good results. The work is most varied. The beginner can help some almoner of the Society for the Relief of Distress, and learn how other people live, how some may be assisted, and why others cannot be. There are pensioners to be visited weekly, for whom may be done many of those little acts of kindness which are the courtesies of charity. For some who are sick or afflicted, arrangements have to be made, doctors' instructions received, and plans and changes of treatment carried out. By indirect means, too, the families of many who are in distress, owing to want of employment, may be assisted. Cases have to be taken down, homes visited, inquiries made, relief procured. There are many occasions on which,—what appears to some of us the most urgent duty of charity,—the duty of

preserving the sense of family life and obligation intact and unimpaired, or of strengthening and deepening it, may be fulfilled. There are many occasions also for that co-operation among almsgivers which is the best preventive of 'overlapping' and insufficient and spasmodic relief. The work connects itself with the parochial system, with the charities of church and chapel, with the general management of elementary schools, with the relief of distress through hospitals and other agencies, with the assistance furnished by Poor-law Guardians, and one might add also, with the means of self-dependence, provided by the Friendly Societies and other institutions. Service on the managing bodies of any of these agencies is, in conjunction with charity organisation, an immense advantage for the common work of all. There is a natural unity in charity. Their cause is ours, as will become more and more manifest as the standard of charitable work in relation to the individual case rises. There is thus scope for all who can give even a small part of their time. All that is wanted is a good will and a real sense of the responsibilities of deciding and acting rightly where charitable aid is involved.

These statements, it may be said, represent only an ideal. In part that is so, but gradually, we believe, this ideal is being accomplished. Yet if it is to be fully developed and realised, an army of trained workers must gradually be enlisted from the ranks of the people at large. Our appeal is to them. On them an old obligation has to be impressed with new force and under new conditions, the duty of exercising with earnestness, order, and intelligence that charity which alone has the power of redeeming people from distress. Will your readers help? If any wish to volunteer, will they write to the address which is given below?

We are, Sir, &c.,

F. LONDIN, President of the Society;

WILLIAM BOUSFIELD, Chairman of the Council;

EDWARD BOND, Chairman of the Administrative Committee;

C. S. LOCH, Secretary.

CHARITY ORGANISATION SOCIETY,
15 Buckingham Street, Strand, W.C.

OLD AGE PENSIONS

AND

THE STATE

A PAPER READ BEFORE THE SOCIETY OF ARTS
ON FEBRUARY 22, 1893

BY

T. MACKAY

AUTHOR OF 'THE ENGLISH POOR'
EDITOR OF 'A PLEA FOR LIBERTY' AND 'A POLICY OF FREE EXCHANGE'

Charity Organisation Society
15 BUCKINGHAM STREET, ADELPHI, LONDON W.C.

1895

Price 1d.

OLD AGE PENALTIES

THE STATE

A BILL TO AMEND THE ACTS RELATIVE TO THE

RELIEF OF THE AGED

ARTICLE I

SECTION 1. The General Assembly do hereby enact and declare that



Enacted at the City of Chicago, this 1st day of January, 1901.

Attest: My hand and the seal of the State of Illinois, this 1st day of January, 1901.

OLD AGE PENSIONS AND THE STATE.

BY T. MACKAY.

OULD old age to be a public or a private charge? That is the issue which the country is being asked to try.

The principle at stake is one of far-reaching importance. If it is desirable to relieve the inhabitants of this country of responsibility for providing the necessities of life in their old age, it is obvious that the same principle may be extended to other risks of life. A certain section of the advocates of a State pension admit this, and indeed base their advocacy on this very ground. They conscientiously believe in the possibility of Socialism. They desire to see the functions of the State gradually enlarged till at length they absorb all the activities of our social life. They look forward to what they term a complete 'Socialisation' of all the instruments of production, and to a time when the whole population shall be first the salaried and then the pensioned servants of a vast bureaucracy. To make the State responsible for the maintenance of old age is to them, therefore, only one step in a much larger revolution. It is not my intention to dwell on this aspect of the question, though it seems to me to be the only logical position which can be taken up by those who desire to make a public provision for old age, otherwise than is already provided by our Poor Law. I content myself by remarking that, for the present, the difficulty of this view appears to me to be considerable, for though, up to a certain point, a well-organised Government might discharge the responsibilities of mankind, as these are at present estimated, no Government can remove from individual men their power of creating responsibility. By responsibility I mean, of course, such things as marriage, and the consequent demands of wife and family, the hunger arising from the consumption on Monday of the supplies which, by careful husbandry, should have lasted till Saturday. The creation of such responsibility is at present held in check by the knowledge that he who creates must also discharge. If this condition be removed, first in one, and then in another direction, it will appear to plain men that we are within sight of a speedy dissolution of society.

But I am well aware that there are many advocates of State pensions who do not take this extreme view, who think it possible to limit the extension of the principle to old age, and that, thus limited, the removal of the responsibility from the individual to the State will be a salutary change. The view of these, the more influential, but, as I venture to think, less logical, supporters of the State Pension Policy, can be gathered most conveniently by a brief history of this agitation.

It began with Canon Blackley. He observed that a great many people in their old age became destitute, and a charge on the rates. He was of opinion that many, or all of them, ought to have been able to provide for themselves. He, at first, at all events, insisted that old age was a private charge, and of so paramount a nature did he consider it, that the law, he argued, should be called into operation to force men to discharge their duty in this respect. His proposal, therefore, was that before reaching a certain age everyone should be compelled to deposit with a public department a sum of money, sufficient to provide him with a pension in old age. A

Parliamentary Committee considered this, and a kindred proposal for compulsory sick insurance, and reported that they were not practicable. Their author has so far accepted this verdict that, for the time being, he has joined himself to the supporters of a different proposal, generally known as Mr. Chamberlain's proposal.

This scheme abandons at once the view of Mr. Blackley, that the maintenance of old age is a strictly private charge. It is proposed by an informal Parliamentary Committee, over which Mr. Chamberlain presided, to pay a subsidy out of the rates and taxes of the country, to assist people to buy deferred annuities. As I understand it, Mr. Chamberlain sees no objection, in principle, to making his insurance scheme compulsory; but, practically, all parties seem for the present agreed that compulsion is not possible. The argument, I take it, is as follows:—It is not possible, as Canon Blackley has proposed, to compel a man 'to be kind to his old age'; but if a public insurance department holds out an offer of paying, say, 40s. for each £1 subscribed the unwillingness and inability of the submerged classes to join in this form of investment will be removed.

At this point the question is taken up by Mr. Charles Booth and his supporters. They point out that, unless the provision for old age is in some way made universal, it will leave untouched the very class in whose interest this agitation has been raised. If the so-called submerged class will not subscribe to a sick club, by which they become entitled to an immediate benefit in event of sickness, it is not likely they will be induced to subscribe for a benefit which will not become due for 40 years, which many of them may never live to enjoy. Mr. Chamberlain's new insurance policy might be taken up by well-to-do members of the middle class, but, in all probability, not at all by the lowest stratum of society.

Mr. Booth, therefore, carries the evolution of the pension theory a step further, and proposes a universal endowment of old age, to the extent of 5s. per week. It is impossible, he urges, in effect, to enforce subscription to an insurance fund; it is useless to subsidise; the only way in which our benevolent intentions can be carried out is by endowing every man, when he reaches 65, with a statutory right to an allowance of 5s. per week. To extend this advantage to England and Wales, without any cost of administration, will add, Mr. Booth calculates, a sum of £17,000,000 per annum to our national expenditure. The cost of this proposal, which for the United Kingdom would probably not be less than £30,000,000 per annum, has frightened some of Mr. Booth's most competent allies.

Mr. T. E. Young and Mr. R. P. Hardy are well-known actuaries. They regard Mr. Chamberlain's scheme as unworkable on an actuarial basis, and they approve of the philanthropic principle which, they conceive, underlies Mr. Booth's universal endowment, but they recoil from the expense which it involves. They add, therefore, a condition of their own to this effect: no one is to have the benefit of Mr. Booth's endowment unless they are persons of good character, and actually in want. Mr. Booth has also made a concession in this direction. One of the last additions to his plan is a proposal to exclude from pension those who have been in receipt of Poor-law relief within ten years of reaching the age of 65. Mr. Booth insists throughout that the question of inclusion or exclusion must not be left to the haphazard discrimination of a board. At first, he was in favour of universal inclusion—no one was to be excluded—and now the only exclusion he will sanction is an exclusion that shall be determined automatically, and not by the fiat of any board or committee. This condition has separated Mr. Booth from another of his supporters—Mr. Frome Wilkinson. An article by this gentleman, in the *New Review* for January 1893, brings us back to the *status quo ante* by proposing that Guardians shall give every old person an allowance of 4s. or 5s. a week out-relief. This last proposal is not a proposal for pensions, but for a wider

extension of the facilities for entering the ranks of pauperism throughout the country.

The circle is thus complete. We start from the Poor-law and we return to the Poor-law.

I have dwelt on this boxing of the compass of opinion because it seems to me to show that the State pension party has not quite made up its mind as to the grounds on which it asks us to make a very considerable change in our social arrangements. In truth there are several State pension parties, and their opinions are mutually destructive the one of the other. In polite controversy one must always assume that opponents have carefully thought out the bearings of their position. I gladly extend this courtesy of debate to our State pension friends, for I think it entitles me to remark that if these distinguished gentlemen were to be locked up like a jury they would starve rather than agree upon a verdict.

We must examine these proposals in some detail. Canon Blackley's scheme need not detain us long; it is left derelict by its author, and I hear no one else is likely to adopt this orphan. If anyone doubts the wisdom of this abandonment, I would ask him to attend a meeting of unemployed on Tower Hill, and then to explain to us how he proposes to get a deposit of £10, or whatever the sum may be, from the many young fellows who are there agitating their grievances, or from the young men of the class there represented.

Though I do not believe that Canon Blackley's scheme is either desirable or practicable, as an amateur in social panaceas, I very much regret that Canon Blackley has abandoned his very original contention that every man should provide for his own old age. It gave his scheme an air of Athanasian boldness and a value altogether unique in the history of latter-day 'movements.'

While on this question of compulsion, I may be permitted to point out that though it may not be possible to compel men by law to discharge the duty of providing for old age, there yet remains, though we have nearly legislated it out of existence, a certain amount of natural compulsion urging a man in that direction. There is an old maxim of the Poor-law, that it is undesirable to make the condition of the pauper superior to that of the independent labourer. The maxim has been largely disregarded, as far as old age is concerned, by those who are responsible for Poor-law administration. Everywhere, with only a few exceptions, the aged and improvident person has been given relief at his own home, and thus put in a superior position to the independent aged person, who has been obliged to practise much self-denial in order to preserve his independence. When this is the condition of the law, it is not to be wondered, if a large number of the poorer classes regard their old age as a thing to be provided for by the law. Over a considerable part of England that is the view taken, not only by the poor, who cannot be blamed for their attitude, but by the administrators of the law.

Guardians sometimes talk as if they were proud of the number of poor people who have been induced to rely on this provision for their old age. I am afraid, however, that in the rural districts a more selfish motive is often at the bottom of their action. The knowledge that a lavish system of out-relief reduces the farmer's labour bill has had its influence in this matter. If the employer can get old men and widows, partially supported by the rates, to do even a portion of his work for him, he has less work to give to the able-bodied.

This aspect of the question is important, for, if we sympathise, as I have no doubt many of us do, with Canon Blackley, in his desire to see every man meeting his own responsibilities, we cannot, I think, avoid the conclusion that the independence of the poor in old age is to be achieved, not by the artificial compulsion which Canon Blackley himself admits

to be impracticable, but by that natural compulsion which urges all men to habits of self-preservation. If such be our view, it is obvious how closely this problem is interwoven with the administration of the Poor-law. If we must rely on compulsion, the only practicable form of compulsion is a natural compulsion. This natural instinct of self-preservation exists in every man's breast, ready to urge him along the path of social and economic virtue, if we do not defeat its power by a lavish and ill-considered administration of the Poor-law.

To pass to the next phase of the question, viz., to the proposal for assisted insurance against old age. Now the difficulties of the poor are very numerous; old age is not the only risk which they have to meet; and I have never been able to understand why these philanthropic gentlemen have fixed on this one particular risk, old age after 65, as the one which they are going to subsidise. Is it quite certain that old age is the most pitiable and helpless condition of mankind? In such a matter as this, the practice of Boards of Guardians is a very fair test of the average opinion of the world. Now, there are some Boards of Guardians which give out-relief to widows with children, but refuse it to the aged, on the ground that the destitute condition of a widow is more helpless and involuntary than that of persons who presumably have had 40 years of working life, and, therefore, some opportunity to prepare for the inevitable approach of old age.

Again, one asks, why fix on 65 as the age at which a man is entitled to become partially dependent on the rates and taxes? There are no official statistics available to show what proportion of old-age paupers over 65 have been paupers from an earlier period of life; but it would appear, from a calculation made by Mr. Loch, on figures supplied by the relieving-officer of Stepney to Mr. C. Booth, that, of the paupers over 65 in the Union of Stepney, nearly one-half—44 per cent., in fact—became chargeable before they reached the age of 65. (Loch: 'Poor-law Conference Papers,' No. 3, for 1892.) It is obvious, therefore, that the proposed subsidy, even if accepted largely by the poor, would not abolish old age pauperism. Moreover, it is not possible for one moment to contend that it would be accepted largely by the present pauper class. It is probable that the annuities—if, by reason of gratuitous subsidies, they were made what is called in the city 'good things'—would be taken up by the prudent investing middle class, as, indeed, has been the case in France and other foreign countries, where subsidised deferred annuities exist. As far as the submerged are concerned, the result would inevitably be disappointment; indeed, the whole proposal shows, I venture to think, some ignorance or disregard of the condition of the class which these insurance proposals are intended to benefit.

The pauper class in this country is very much what the Poor-law has made it. I am not going to say that they are a vicious class, or that they are less 'deserving,' to use a question-begging phrase, than their more fortunate neighbours. For my own part, I believe, that all men are equally undeserving, but I do affirm, and that without any fear of contradiction, that the pauper class is an irresponsible class. To this point, however, I propose to return. I only here wish to say that everyone who has any practical knowledge of the subject will agree with Mr. Booth, and the other critics of Mr. Chamberlain's scheme, that no amount of gratuity short of a free gift will have any influence whatsoever on this class, in the way of inducing them to subscribe for deferred annuities. Old age is not the risk which the responsible poor find it most difficult to meet, and the proposed insurance will have absolutely no effect on the irresponsible.

The next point with regard to this scheme to which I wish to draw your attention is the nature of the investment which it seeks to popularise. It is a proposal to subsidise, not all forms of saving, but only the purchase of a deferred annuity. Now if the choice of old age as the risk of life to

be made a charge on the rates seemed to us an arbitrary choice, what shall we say of the selection of this one particular instrument of meeting it?

It is extremely probable that there is not a single person in this room who began at the age of 25 to purchase an annuity to become payable at the age of 65. The Post-office has most elaborate arrangements for facilitating the purchase of deferred annuities. They have been a complete failure. From April 17, 1865, to December 31, 1889, 540 contracts were opened for deferred annuities, money not returnable; and 1,067 money returnable (*see* 37th Report of Postmaster-General); and with regard to these last, the money returnable is very often returned, and the contract is not persevered in as a deferred annuity.

The great Friendly Societies, the Foresters and the Manchester Unity of Oddfellows, started schemes of old age pensions on this principle; after some years' trial it was found that only three or four had availed themselves of the facilities offered.¹ Mr. Bartley, the successful manager of the National Penny Bank, wrote some time ago, in the *Standard*, that he does not remember to have come across a single instance of a man saving by means of a deferred annuity. I had the advantage of discussing this question with Miss Octavia Hill some little time ago. She could not call to mind a single instance of a deferred annuity purchaser. She knew a great many people who were in the habit of saving in various ways; some put money in banks, others—unskilled labourers perhaps—made sacrifice, and brought up their children to a trade. She felt strongly the impertinence involved in prying into these poor people's affairs, and she only knew what they chose to tell her; but she knew enough about them to give her every reason to hope that those people who were really in earnest about saving would not come upon the parish in their old age. I could multiply such evidence as this indefinitely. I will add one small item of official evidence.

The statement is often made that the friendly society man is very frequently forced to come on the rates in his old age. If this really is so, it might seem to throw some discredit on the view expressed by Miss Hill, for the member of a genuine friendly society is emphatically a person in earnest about saving. But what are the facts? A certain Parliamentary return, known as Lord Lymington's return, professes to give the number of persons in workhouses who declare that at some period of their life they have been members of some sort of provident society. The list does not exclude members of the Christmas sharing-out club, or persons who have been a few weeks in some publican's goose club, and the figures are without doubt largely exaggerated and certainly unverified, yet the late Chief-Registrar informs us that the return for 1881 only shows a proportion of one indoor pauper to every 354 of the adult membership of the friendly society, or if the calculation is based, as it should be, on the number of those who attributed their pauperism to the breaking-up of their club, the tale of indoor paupers did not amount to one in 1,000—a striking proof, I venture to think, of the substantial accuracy of Miss Hill's remark.² Even if we make a very liberal allowance for the number of friendly society

¹ The Friendly Societies are making great efforts to popularise different forms of deferred annuities. It is very possible that they will be successful. I sincerely hope so, but I submit that no power on earth will ever make a *pure* deferred annuity or pension a popular investment, and it will be no reflection on the Friendly Societies if they fail. They will succeed, I am persuaded, only by making the proposed investment less and less of a deferred annuity and more and more of a pure savings bank account, withdrawable at will.

² A similar return has been made for 1891. There were at that date 14,808 indoor paupers who alleged that they had been members of some provident society; of these 10,215 had ceased to be members by non-payment, withdrawal, or dismissal, the remainder, 4,593, by the breaking-up of the societies. There is nothing, however, to show that these 'break-ups' were anything more than the yearly dissolution of the ordinary sharing-out clubs. The membership of Friendly Societies is stated by Mr. Radley to have been in 1886, 6,700,000.

members receiving out-relief, I think we may safely assume that the proportion of genuine Friendly Society members who become paupers is very small. The people who become paupers are those irresponsible beings who carefully avoid the friendly society and all its works.

Mr. Brabrook, the Chief-Registrar of Friendly Societies, told the Labour Commission that his department had cognisance of over £200,000,000 sterling, representing for the most part savings of the working class.

I have made a rough calculation, from the last Statistical Abstract and other available sources, as to the more obvious institutions where working-class savings are deposited.

I find that, of a total of £220,000,000, only about £31,000,000 are ear-marked for one particular purpose. The rest is free, and available to be used for old age or any other incident that may arise. Of these £31,000,000, £20,000,000 belong to the Friendly Societies, which, in many cases, do make an allowance in old age.

Present Time, say 1891.

¹ Post-office Savings Bank, 1891.	71,608,000	
¹ Trustee Savings Banks, 1891	42,875,000	
¹ Government stock standing in name of depositors at Post-office, 1891	5,087,000	
¹ Government stock standing in name of depositors at Trustee Banks, 1891	1,282,000	
		120,852,000
¹ Building Societies, 1890		52,482,000
¹ Industrial and Provident (Co-operative) Societies, 1890		15,261,000
¹ Industrial Insurance Companies, 1890	8,873,000	
² Friendly Societies	20,167,000	
³ Collecting Friendly Societies, 1889	2,565,000	
		31,605,000
		220,200,000

In order that some idea may be given of the rate at which these investments are growing, I have made out a second list, showing the state of affairs during the past 15 years :—

¹ Post-office Savings Bank, 1877.	28,740,000	
¹ Trustee Savings Banks, 1877	44,238,000	
¹ Government stock standing in name of depositors at Post-office, 1881 (no earlier figures given)	738,000	
¹ Government Stock standing in name of depositors at Trustee Banks, 1881 (no earlier dates given)	124,000	
		73,840,000
¹ Building Societies, 1876		20,854,000
¹ Industrial and Provident (Co-operative) Societies, 1876		6,224,000
¹ Industrial Insurance Companies, 1880 (no earlier figures given)		1,476,000
Friendly Societies, 1876 (as estimated by Mr. Ludlow's 'Chief Registrar's Report,' 1890, Part A., p. 9)		9,336,000
		111,730,000

These figures give you a very fair indication of what the humbler classes of society have been doing with their savings during the last 15 years. Probably not more than a few thousands have been devoted to deferred annuities.

Mr. Chamberlain and his friends very soon were confronted with this difficulty, that no reasonable man of his own accord ever began at the age of 25 to put money away beyond his control which would be lost to him entirely if he did not survive to 65. A reasonable man may see fit to insure himself against the uncertain risk of excessive sickness and premature

¹ Statistical Abstract, 1877 to 1891, 39th number.

² Rev. T. Frome Wilkinson, 'Mutual Thrift.' Estimated, p. 191.

³ Rev. T. Frome Wilkinson, 'Mutual Thrift,' p. 194.

death, but the risk of old age is of a totally different nature. When a man has insured against sickness and death, he very naturally says to himself, 'I cannot afford to ear-mark any more of my savings, certainly not, at all events for a fund which I may never live to enjoy, in which my widow and family cannot participate. Rather than do this I will save what I can; possibly I shall have a chance of investing it in a profitable business. I will take a share or shares in a co-operative society, I will buy a house through a building society. I will subscribe for an endowment policy of insurance, to become due at death or on my reaching a given age, and if when I reach the age at which it becomes due, I am a lone man with no one dependent on me, I will consider whether I will not buy an immediate annuity. Generally I will bring up my family well, see that the boys are put into trades, and in other ways do what I can to consolidate and improve my position in life. The risk of a destitute old age, if I am spared health and strength to carry out even a part of these plans, does not disturb me. If I am not spared, my little savings will go to those I love, and I shall die thankful that I have not been selfish enough to waste my money on one of these absurd deferred annuities.'

Such a view of the question is obvious enough, and after a period it made itself felt in the voluntary Parliamentary Committee, and necessitated a change of front.

At first it had been proposed to pay a benefit in old age only. This, as we have seen, would not do; it was, therefore, determined to make the scheme more acceptable by adding a variety of multifarious benefits to widows and children and nearest representatives. This change threw the whole scheme into inextricable confusion, from which, as far as I can make out, it has never emerged. Let me explain.

It is an easy task for an actuary to draw up a set of tables for deferred annuities, but it is, I believe, an impossible task for any one to calculate the liability incurred by an institution which contracts to give not only an allowance in old age, but in addition to give an allowance during a more or less lengthened period to widows and children (if any). This is not insurance, but a proposal to establish a charitable fund. It is the essence of insurance that each insurer shall pay a premium carefully calculated to cover the risk which he insures. To insure a man, and possibly his widow, as well as an indeterminate number of children yet unborn, in this wholesale manner, for one inclusive capitation fee, is manifestly inequitable to unmarried men and to men with small families, and imports into the contract an element of speculation altogether at variance with common sense and sound economical progress.

In the earlier stages of the deliberations of the informal Parliamentary Committee there were frequent references to the labours of the committee's actuary, but I notice that their subsequent utterances contain no reference to this gentleman, for whose difficult position we must all feel much sympathy. Actuaries, however, have given opinions on this proposal; as a specimen, here is what Mr. T. E. Young, a Vice-President of the Society of Actuaries, says of the matter:—

'I am confident, looking to the want of existing and appropriate data, that the incorporation of the element of a pension allowance to widows and children is essentially of the nature of guess-work. . . . It may safely be affirmed that the scheme is doomed to failure.'

To sum up, then, the objections which we have taken to this proposal of assisted deferred annuities—

(1) There is no principle in selecting old age at 65, as the estate of life to which State subsidy is to be given.

(2) Nearly half the old age pauperism of this country probably commences before 65.

(3) The proposed scheme will not touch the lowest class of the population.

(4) The method of deferred annuities is not that which commends itself to the good sense of the labouring population.

(5) The attempt to meet this objection by throwing in a number of additional benefits is not business, and deprives the fund of any claim to be called insurance.

One last objection which I have not noticed, though practically it is of more importance than all others, is that the scheme is opposed unanimously by the Friendly Society interest. Mr. Chamberlain and other promoters have admitted that if the Friendly Societies continue their opposition, this measure can never be carried.

I will give one brief quotation from the leading organ of the Manchester Unity of Oddfellows. It deals with the specious proposal that the Government subsidy should be paid through the Friendly Societies.

‘No thought of Government or rate-provided subsidy must enter into the calculations of those who would lead the Order along the path which ends in superannuation. No sane person could imagine that assistance or subvention would be given, unless accompanied by inspection, and a proportionate measure of control. This would prove a death-blow to the principles on which the Unity has reared itself to its present proud position, viz.—self-help and independence. When interference enters the door, independence will fly out of the window, and the decadence of the Manchester Unity will have commenced.’

The late Mr. C. J. Radley was High Chief Ranger of the Ancient Order of Foresters in August 1891, and in the course of his presidential address used the following words:—

‘If it be proposed to create a system of State subsidy, open to all, then the plan is one for the replacement of individual effort by State aid, without any need for it in the great majority of cases. If, on the other hand, unsolicited assistance is to be given to certain classes of the community, a distinction will be made invidious to those included, and unjust to many of those excluded, which may go far to supersede the teaching of our societies as to the independence and equality of men. In any case, it seems a peculiar method of promoting the depauperisation of the people, to keep a certain, or rather uncertain, number of them off the rates for a few years, by making a far larger proportion dependent on subsidies from the taxes for nearly the whole of their lives, and during the prime and vigour of manhood.’

I would beg you to note the words—*unsolicited assistance*. The situation is a curious one. The philanthropists insist that the working-class shall partake of a dole from the rates. Mr. Radley, a man who, in virtue of his office, was as well entitled to speak on behalf of the labouring class on such a subject as any other man in England, rejected the offer without hesitation. ‘The assistance is unsolicited.’ Yet the agitation takes its course.

I am somewhat surprised to see that in his latest contributions to this question, Mr. Chamberlain has seen fit to make complaint in the following terms:—‘Apparently, however, the officials of the great societies have made up their minds to allow no other solution of the old-age problem than one which is entirely in their own hands’; and he goes on—‘it seems a pity that the officials of these great and valuable organisations . . . should warn off as intruders on their preserves the fellow-workers who are striving to increase the inducements to thrift.’—*Nineteenth Century*, Nov. 1892.

Such criticism, I venture to think, is unjust. I do not think that the opposition of the Friendly Societies to Mr. Chamberlain’s proposal can be attributed to such petty jealousy. Their aim and object is to maintain the absolute independence of their members at all periods of life; and, as the quotation from Mr. Radley’s speech amply shows, they—rightly or wrongly—regard Mr. Chamberlain’s overtures to them, not as the assistance of a fellow worker, but as an attempt to substitute a hybrid form of

pauperism for that absolute and complete independence which they prize.¹

Let us pass now to a consideration of the last of these proposals, the universal endowment of old age, advocated by Mr. Booth.

Mr. Booth proposes that every one who has not been chargeable to the poor-rate for ten years, shall, at the age of 65, become entitled to have 5s. a week.

The merits of this scheme are said to be—

1. That it will be instrumental in abolishing pauperism.
2. That it overcomes the difficulty of compelling the submerged classes of the community.
3. That it will be an incentive to thrift, for the hope of receiving a gift of 5s. in old age will make it worth a man's while to save during his earlier life.

As to its influence on pauperism, if the figures already quoted from Stepney are at all representative of the rest of the country—and from inquiries I have made, and from what I know of the strict administration of the law there and of the lax administration elsewhere, I am sure that the Stepney proportion is under rather than over the average—then, by one stroke of the pen, by the introduction of his 10-year limit, nearly one-half of our present pauperism is deprived of benefit under his scheme.

Again, will a pension of 5s. a week, even if it be paid weekly (some of the advocates of pension schemes urge quarterly payments, with a view of keeping down management charges), be effectual in keeping people off the rates? I recently discussed this proposition with one of the most experienced Poor-law officials in the kingdom, Mr. Vallance, the Clerk to the Guardians at Whitechapel. In the first place, he confirmed my conviction that a large proportion of the old-age paupers over 65 had been paupers before that age; secondly, he said he had been in consultation with the master and matron of the workhouse, and they had agreed that a very small proportion of the old persons under their charge would be kept out of the workhouse even if they had 5s. a week. This, I may say, was in a union where no outdoor relief is given, so this opinion covers all the old-age pauperism of the union. A large number of them were friendless and infirm, and were perfectly comfortable in the workhouse; the rest were of that class that cannot go to sleep as long as they have any money in their pocket.

This, I believe, is a key to the whole problem—pauperism is not a question of poverty, but rather of habit and character. Time after time, those who observe these matters closely have seen two men starting life in exactly the same conditions, even among the very poorest class of agricultural labourers. One man will maintain his independence, and bring up his family respectably, and the other will laugh at his responsibilities, and end his days as a pauper.

May I remind you of one of Charles Lamb's delightful papers?—I hope the digression will be pardoned, for the point it illustrates is strictly relevant to our subject. 'The human species,' he says, 'according to the best theory I can form of it, is composed of two distinct races—the men who borrow, and the men who lend. The borrowers are the *great race*.

¹ I have in the text avoided any discussion of proposals for a revision of Poor-law methods for the relief of old age. I avail myself of a note to mention a Bill introduced into the last Parliament by Mr. Bartley, with a view of giving to the *provident* poor preferential terms of pauperism. Mr. Bartley's view of the subject involves two important admissions:—(1) That the relief of any class of persons from the rates is of the essence of Poor-law relief, and is not a pension; (2) that 'provident' is a term which cannot be confined to members of Friendly Societies, but must be extended to all who have saved in any way whatsoever. A mere statement of this last proposition is sufficient to show the impracticable nature of the proposal. How is it possible to decide what portion of a man's possessions is the result of providence? A scheme to set a premium on inadequate saving can never afford a solution of this question. There is no half-way house between dependence and independence.

The lender is born degraded, "he shall serve his brethren." There is something in the air of one of this caste (the lender) lean and suspicious, contrasting with the open, trusting, generous manners of the other. What contempt for money, accounting it (yours and mine especially) no better than dross.'

These reflections recall to our author his friend, Ralph Bigod, Esq., a prince of borrowers, fit to compare with the great borrowers of antiquity—Alcibiades, Falstaff, Sir Richard Steel, and 'our late incomparable Brinsley.' 'Ralph Bigod was, in youth, invested with ample revenue, and in borrowing had an undeniable way; mankind at large was his tributary. Like Cæsar Augustus, he ordered all to come up and be taxed. With such sources, it was a wonder how he contrived to keep his treasury always empty. He managed it, however, by force of an aphorism which he had often in his mouth, that "Money kept longer than three days stinks." So he made use of it while it was fresh. A good part he drank away (for he was an excellent toss pot); some he gave away; the rest he threw away out away from him it must go, like Hagar's offspring, into the wilderness, while it was sweet. He never missed it; the streams were perennial which fed his fisc.'

It is a picture to the life. Sad havoc this affable spendthrift must often have made in poor Elia's slender store of guineas. Yet with what delightful tolerant irony he delineates the character.

It expresses to the letter what I have to say about the pauper. The pauper is your Ralph Bigod, Esq., in humble life, and this is the reason that 5s. a week will not suffice to keep him off the rates.

His principal tributary is the Poor-law, but he will condescend at times to borrow of his neighbours. I am told, on excellent authority, that the publicity given to saving by the posting of a savings bank book is much dreaded by the thrifty poor, because of the Ralph Bigods of their acquaintance, and many of them have gladly availed themselves of my informant's permission to have their bank books sent to her private address.

We all have a sneaking affection for these Ralph Bigods, and I think middle-class philanthropists are mistaken in attributing excessive turpitude to the pauper class. They are, though in their humble way, members of the great race, and take their toll from a tributary Poor-law.

Another error we sometimes make is, that we are inclined to attribute to the poor an excessive unhappiness in their poverty. I do not know that it is a matter for congratulation or regret, but I think the poor have very little fear of poverty. Over and over again one has seen a poor widow spend the whole, or nearly the whole, of £10 or £20 insurance money in funeral and mourning, although next day she was absolutely destitute, and obliged to apply for Poor-law or charitable relief. To give a particular instance of this happy-go-lucky sort of disposition, if I may use the term without offence—a clergyman, some time ago, told me of a woman who, as he believes, was entirely dependent on a temporary allowance paid to her by him. At the time a small parish excursion was being organised, tickets 3s., &c.; to my friend's surprise, this woman applied for a ticket, and, on inquiry, he found that she felt her poverty so lightly that she looked forward to buying a happy day in the country with what was practically the last shot in the locker.

One more illustration. Some eighteen years ago outdoor relief was given in St. George-in-the-East, and just outside the relief-office there was a well-known public-house, and on pay-day there was a perpetual stream of paupers through its portals. The average allowance was in those days under 1s. per week per pauper. I do not suggest that these people drank to excess, but I think the circumstance shows that they estimated very lightly the fact that this unnecessary expenditure would probably leave them very short of the bare necessities of life towards the

end of the week. The owner of this public-house was an active member of the Board, and one of the strongest opponents of the restriction or abolition of outdoor relief which took place at that time. He was actuated, no doubt, by motives of a pure but, as I believe, mistaken philanthropy; still at the time it was freely admitted that the change would mean to him a considerable pecuniary loss.

I trust that these anecdotes may not appear irrelevant; they seem to me to throw light on the nature of the character with which we have to deal in our attempts to improve the condition of the pauper.

An ingenious acquaintance of mine, lately returned from the tropics, unfolded to me recently a brand new plan for solving the problem of pauperism. 'Emigration,' he began. 'Ah, yes,' I interrupted, 'we have heard of that before, but paupers will not make good emigrants, and people who can get on in the colonies can, as a rule, get on at home.' My friend, however, was none of your ordinary panacea-mongers. 'Mine is not an ordinary emigration scheme at all,' he said. 'I have come from a place where bananas grow wild; the native basks all day in the sun, and feeds on bananas. Now that is the climate we want for some of our failures at home. It is no good sending them to Canada, but we will set them down under those banana trees, and they will live happily ever after.' Whether my friend is founding a society for the purpose of giving effect to his views, I do not know. I only mention the incident for the purpose of expressing my belief that our pauper class already have their banana trees in the shape of a tributary Poor-law and a philanthropic public. Consider the temptations to live down to an irresponsible level that lie in the path of an easy, jovial spirit, with a natural aptitude for playing the part of one of the great race. His children are educated for him; if he is sick, he can go to an admirable infirmary, or, if he prefers it, he can very often get relieved at his own home. If he dies, his wife will get the usual widow's allowance of outdoor relief, he has no occasion to violate his favourite aphorism on her account; and when he grows old he can reckon with tolerable certainty on getting an allowance from the parish equal in amount to what can be saved by that lean suspicious race which he so justly despises. All this he gets from the law of the land, and if any of his remaining burdens are irksome to him, he can readily catch a tributary or two on the preserves of the philanthropic public.

These wild bananas, as I venture to call them (though they are not really wild, but in many cases raised on the privations of the poorer rate-payers) do not satisfy Mr. Booth. The outdoor relief allowance in old age is not given with sufficient acclamation and applause, let it therefore be called a pension, and given to every one, whether he requires it or not.

This plan, Mr. Booth would have us believe, will be an encouragement to thrift. He speaks, and I am sure thinks, respectfully of the virtue of thrift, for he has not reached the point of view of the Continental Socialist who declares himself 'opposed to all institutions of thrift which merely encourage labourers to new privations,' or who asks, 'What is this doctrine of personal responsibility? It is economy, it is thrift, that is to say, a doctrine most absurd, for every economy is a crime.'

Mr. Booth does not adopt this language, but surely he takes a strange method of showing his respect for the economic virtue of thrift, viz., by seeking to render it even less necessary than it is already.

Is it the experience of men of the world that to give a man 5s. is an encouragement to him to save another 5s.? I have always been told, on the contrary, that it is an encouragement to him to ask for the gift of a second 5s. when his occasions require it. As yet the poorer classes of the country have not solicited this assistance, but, on the contrary, have strenuously protested against it. The politician, however, has been very busy in his offers of service; already, in the last Parliament, some of those

who differ from Mr. Chamberlain about the Irish question, in order not to be outdone, have introduced Bills giving more liberal allowances than Mr. Chamberlain offered.

But the proposition that a pension will not necessarily keep a man out of the workhouse is not mere matter of theory; from inquiries that I have made from Guardians here and elsewhere, I am able to say that there are a considerable number of army pensioners in workhouses. Their allowance is generally, I believe, 1s. 5d. per diem. If the Guardians know of this pension, it is their duty to attach it. Some of these people are no doubt friendless and infirm, and find themselves most comfortable in the workhouse. As a rule, I understand, their pensions more than pay for their maintenance, so that at the end of each quarter a balance is paid over to the pauper. Many of them go out and have a 'good time' for a day or two, and then return to the workhouse.

In some instances, the Guardians do not know of these pensions, and then the man gets his pension and his maintenance as well. I accidentally heard of one such case within the last few days.

These remarks refer to men in the body of the workhouse or infirmary¹; but, beyond this, it has always been a mystery to some of us to know what are the attractions of the casual ward. Possibly, this has something to do with it. There are in the casual wards every night a considerable number of ex-soldiers, pensioned or unpensioned; it is not possible to say how many, for the casual paupers go in and out of the wards without question; no one asks what their profession is, and there is, therefore, no danger of their pensions being attached. They, therefore, to use what I believe is a technical term, 'tumble to,' and adapt themselves to the life of a casual ward.

I had an interview with the superintendent of a London casual ward a few days ago. In answer to my inquiry, he told me that there were certainly a considerable number of army pensioners in the habit of coming to his wards. One, whose name he gave me, was in receipt of a pension of 2s. per diem. As quarter time drew near, he heard in the wards talk and gossip on the subject, and, immediately after the quarter day, there was a sensible diminution of the numbers in the wards.

Now, if 14s. or 9s. 11d. a week do not keep a man off the rates, what can we say about 5s. a week? These facts, I confess, have only recently come to my notice, and I do not know whether the pauperism of these pensioners can be proven to any very considerable extent; but I have learnt enough to tempt me to hazard the hypothesis that, to the character undisciplined in the habits of saving, and the frugal living which this necessitates, these pensions, coming as a sort of windfall, are as likely to be an incentive of riot as of thrift.

My argument is, that pauperism is much less a question of poverty than we generally suppose. But what, some one will ask, is to be said about the agricultural labourer and his miserable wages? In the first place, I question if the agricultural labourer is really so much worse off than his urban neighbours. His nominal wages are low indeed, but he has extra wages at harvest time; he has a cottage, as a rule, at a less rent than the town labourer pays for a single room, and he has a garden, and, in many cases, an allotment.

¹ Since this was written, Mr. Campbell-Bannerman, replying to a question in the House of Commons, stated that the number of army pensioners, whose pensions were attached by the Poor-law authorities, was very small. It will be seen that this covers a very small portion of my argument. I am inclined to believe that numbers of army pensioners avoid the workhouse and infirmary and confine themselves to the casual wards, for the very reason that no questions are asked. Of the chargeability of this class the War Office cannot possibly have any knowledge. The whole question of casual wards is extremely unsatisfactory. The very phrase so familiar to us, 'lunatics and vagrants not included,' shows that this class is excluded both from statistical and philanthropic considerations.

I was told, a few days ago, of a Shropshire labourer, receiving 15s. a week, who migrated to the town and got a situation, first at 18s., and then at 22s. a week; but after some experience he voluntarily gave up his place and returned to 15s. a week as an agricultural labourer.

Still, wages in the country are low; but are pensions any remedy for low wages? Let me quote to you what the Chief Registrar of Friendly Societies says in his Report of 1891:—

‘I do not understand how any plan for relieving the working man of that which ought to be a charge upon his wages, can be other than a disadvantage to him, by leading him to refrain from claiming and enforcing his right to such wages as will enable him to meet the charge. It is for his Friendly Society to fix what he ought to pay, and for his trade-union to see that he has the means of paying it. It is better for the State, that is, the general body of taxpayers, that he should be paid suitable wages for such services as he renders, than that it should be made up to him for a deficiency of wages by doles of any kind.’

There can, I think, be no doubt as to the justice of this view. A system of pensions would certainly tend to reduce wages, and for the reason given by Mr. Brabrook. Whatever view we take of the theory of wages, it is certain that the standard of comfort aimed at by the labourer has much to do with the rate of his remuneration. If a provision for old age is made no part of his standard of comfort, his wages will tend to be proportionately lower. To supply to him, out of the rates, the necessities of life which ought to form a portion of his standard of comfort, is to condemn him to a permanence of inadequate wages. A principal cause of low wages in the past has been the grants in aid of wages, sanctioned by the old Poor-law; a principal cause at the present time is an administration of the Poor-law which deludes the labourer into resting content that his old age shall be supported by the rates, and not by the adequate wages to which his manhood is entitled.

Those who have followed with attention recent controversies on Poor-law administration, will bear me out when I say that the most remarkable successes in rescuing populations from pauperism have occurred not in towns, nor in places where wages are exceptionally high, but in agricultural districts where low wages prevail. I allude, of course, to such remarkable reformation as has taken place in the rural union of Bradfield. Poverty, alas, has not been eradicated, but a first step in that direction has been taken: independence has been restored. The pauperism of the union has been reduced from over 1,200 in 1871, to about 120 at the present time. And how has this been accomplished? Not by any great rise in wages, not by any system of pensions, but by resisting the beginnings of that irresponsible spirit which is the cause of pauperism. Medical relief, the first step in the descent to the Avernus of pauperism, is not given except on loan, and the borrower is not allowed to put himself in a better position than his more self-respecting neighbour. What is the result? That no one now wants to borrow, and, with hardly an exception, every family in the union is a member of a medical club. Further, out-relief is not given when the breadwinner of the family is sick. What is the result? That the breadwinners are members of Friendly Societies, and they and their families remain independent.

And what has this reformation cost the poor inhabitants of Bradfield? I venture to say very little more than the price of a few pots of beer, and in exchange they have gained, and are gaining, disciplined habits of frugality and independence, which are the only sure foundations of future progress.

The problem of old age is not pressing at Bradfield. While the old pauperism over 60 in some 26 unions selected by Canon Blackley is 42 per cent. of the estimated population over 60, in Bradfield it is only 4 per cent. The disease is arrested in its early stages, and the problem will grow

easier each succeeding year. And all this, mind you, despite the proverbial poverty of an agricultural union !

The cause of pauperism is not poverty, the cause of pauperism is State relief, more especially as it is administered in the form of out-door relief. We shall not get rid of pauperism by extending the sphere of State relief, as proposed in this pension scheme of Mr. Booth. On the contrary, its adoption would increase our pauperism, for as is often said, we can have exactly as many paupers as the country chooses to pay for.

In the last pages of the volume of 'Life and Labour of the People,' published in 1891, Mr. Booth stated that he was preparing to equip himself for a practical discussion of the Poor-law. This admission of inexperience in the practical work of administering relief is characteristic of Mr. Booth's candour. I read and noted it at the time, and I confess that I was somewhat surprised to see that, before the year was out, Mr. Booth had come forward with a stupendous scheme for the revolution of our Poor-law, involving an expenditure of not less than £30,000,000 a year. I trust it is not hypercritical to remark that the gravity of the matter in hand might have warranted a greater show of deliberation. One other consideration I ask leave to place before you.

There is probably no institution of which the working-classes and the country are more justly proud than the Friendly Society. It is a unique Anglo-Saxon institution, of purely working-class origin.

Now, if some Mr. Booth of 50 years ago had induced the Legislature to say that sickness was to be an honourable public charge, would these admirable institutions have ever reached their present splendid and impregnable position ?

Who is it that will say, 'Thus far and no farther,' to the onward march of working-class independence ? Is it utopian to believe that in resolutely grappling with the problem of old age there will be given to the wage-earners of this country a new accession of strength and of resolute, independent character, which will carry them forward along the path of progress ? If this be our hope, we must summon up courage to say to the poorer classes of this country, 'These are your responsibilities, do not let any specious counsels filch away from you your right to overcome them. They are the ladders by which you will rise to higher things.'

It is very possible, as some tell us, that we shall be worse before we are better. The new ruling classes of this country must buy experience at some cost, but, in the long run, truth and common-sense will win ; and, I do not believe that the working class is likely to ruin itself and the country, by proclaiming a universal cessation of personal responsibility.

In the meantime, we must have our Poor-law—it is an inevitable evil—but, to justify its existence, it must perpetually be making war on the irresponsibility which is the main cause of pauperism ; it must, in fact, be so administered that it tends to throw the people more and more on their own resources, to diminish, and not increase, the number of those permanently dependent.

To insist on the view which I have endeavoured to present to you to-night, is, at the present day, an ungrateful and unpopular duty. All that I will say, in conclusion, is, that I shall be glad if I have succeeded in doing so without offence.

HOW TO TAKE DOWN A CASE.

This Paper is meant to be used in connection with C.O.S. Form 22, and is intended mainly for new workers. Beginners have a tendency to accept off-hand what is said to them without stopping to verify it. Yet experience shows that the case-taker and the applicant may mean very different things by the same form of words. Still, in trying to avoid the Scylla of ambiguity, it is possible to fall into the Charybdis of over-minuteness; and it is well to recognise that both are serious mistakes. If this Paper seems to dwell more on the first than on the second, it is because beginners are more apt to underestimate what is necessary than to over-estimate it.

WHEN a person in distress seeks the aid of the Society, it is the practice first to take down the particulars of the application in writing. To do this appears to be a very simple matter, but experience shows that it is by no means easy, and many Committees have still to deal with statements which can only be called inadequate. When it is remembered that as a rule the Committee cannot easily go behind the statement, the great importance of making it as accurate and as complete as possible cannot fail to be recognised. This paper is designed to help learners to take down cases as intelligently as possible, so that the facts of each case may be fairly presented to the Committee. Much delay and many misunderstandings may be avoided by taking pains at the outset: in casework, as in many other things, well begun is half done.

When people tell their troubles to a stranger whom they see for the first time, it is far from easy for them to make a full disclosure of their affairs. Many causes combine to make them reticent, and due allowance must be made for each. Perhaps a man has come down in the world, or has been cast off by relatives more fortunate than himself. If so, pride may induce him to suppress facts which may be of great use when a scheme for helping him has to be devised. Or a woman may be naturally shy and reserved, so that she will not tell her story fully, save to one of her own sex, and not then, unless she receives much encouragement. The fear of giving trouble often prevents an applicant of this type from naming the persons most likely and willing to render assistance. Others again may be so ignorant or mentally deficient that they cannot give a coherent account of themselves, and merely echo what is said to them. Such persons, if plied with leading questions, will, probably, make a statement quite at variance with the real facts. Once more, a feeling of shame may deter some from disclosing their own or others' misdoings, and thus an important factor in the causation of distress may remain unknown.

The success with which a statement is taken down will vary then with the insight and experience of the questioner. Where he or she does the work mechanically, the results will be—except for statistical purposes—of little value. To arrive at the true causes of distress, and the chances of removing them, many qualities require to be cultivated, especially quickness of apprehension and ability to realise how questions appear to those to whom they are addressed.

Rightly to understand the poor we must have some knowledge of how they live, how they think, and how they act; the nature of their dwell-

ings, the rents they pay, the shops they deal at, the goods they buy, are all worth considering. One room for a family usually means overcrowding or a lack of decency. Half the earnings seems an undue proportion for rent, until it is remembered that there may be lodgers. The purchasing power of money depends much on the district and the shops. The other conditions of life must also be borne in mind. When a man works for fourteen hours a day, it is perhaps not surprising that he fails to think of joining a benefit club. When a woman has to wash and clean for a number, a want of neatness in herself and in her home may be accounted for. Children under 13 are a dead weight, for they must attend the public schools; but over 13 they, as a rule, contribute to the common fund. Among other matters, the influence of weather on work must not be forgotten, and the slackness which summer and winter cause in particular trades.

Again, it must be recollected that the poor differ from the more educated in their standard of morals, their code of honour, and their public opinion. To some the legal tie in marriage seems of little importance. Rent is often held of less obligation than other debts. Early marriages and large families are common, and no stigma attaches to those responsible for them. Chivalry is sometimes conspicuously absent. Wives are sent to the relieving officer or to apply for charity while their husbands loaf and smoke at home.

Once more habits and customs count for a good deal, and are in some respects remarkable. Sunday is a feast day with most, so that 'we had no dinner on Sunday' may only mean 'no Sunday dinner.' Funerals are gala processions and much money is spent on mourning. To receive outdoor relief is seldom thought a disgrace; but to be buried by the parish is a misfortune, and 'the house' is still intensely disliked. The pawnshop plays a large part in many histories. It is the poor man's bank from which he obtains advances on the security of his goods.

The mental horizon is often very limited. Some emigrate from rumours of fortunes to be made in foreign lands. Others return because wages are said to have been raised by a strike at home. Reasoning powers are often undeveloped, and the ability to generalise is very small. A 'wise woman' supersedes a hospital surgeon; or when a club doctor can be had free a bill is run up with another. Many deny that they have 'debts,' yet a moment after they speak of money owing to the baker, of back rent unpaid, and of outstanding loans. Sometimes also, by a curious perverseness printers who have for once taken a painter's job will describe themselves as painters, or cabinetmakers who for years past have worked only as carpenters, will call themselves cabinetmakers still.

It is easy, therefore, for those who know little of the poor to take down a statement wrongly. Indeed, if workers mean to do real service they must do more than take down statements at the office. Occasionally at least they must visit those who apply at their own houses, and by making themselves acquainted with the conditions under which they live, qualify themselves for farther usefulness.

'Manners are something with everyone, and everything with some.' Discourtesy, harshness, and dryness are never more to be deprecated than in dealing with the poor. Brusque words frighten the timid and those who are out of health, they discompose the nervous, and put out the dull and slow. Harshness is equally out of place, for the worker should be not a judge passing sentence, but a friend seeking to remove distress. Dryness and an official tone are faults less easy to avoid, and regular workers are sometimes liable to both. On the other hand, a friendly manner which is merely professional must be to some extent insincere.

It is impossible to appear sympathetic unless one is sympathetic, and as

sympathy to some extent depends upon knowledge, those who live among the poor are best able to enter into their troubles.

A minor form of sympathy is patience. With confused or garrulous or refractory applicants it is not always easy to preserve evenness of temper, yet to do so is most necessary. Tact also is needful to show which questions to press, and which to pass over. The worker must also try to be scrupulously fair. The applicant should be encouraged to tell his story in his own way; his own words should be set down as far as possible without comment; and care should be taken not to mingle impressions with facts, or to heighten or colour the tale. If the worker must be an advocate, it is better that he or she should hold a brief for the applicant than for the Committee.

As a rule either the head of the family should make the application in person, or care should be taken to see him before the case comes before the Committee. There are many reasons for this, *e.g.*, it is found that men out of work send their wives in order to save themselves the trouble, that occasionally wives apply without the knowledge and sanction of their husbands, and that these latter sometimes repudiate arrangements about which they have not been consulted. Where the men are in work they will have to be visited in the evening at home, as it would not be fair to ask them to leave their work in order to come to the office.

Name and Address.

If able to do so the applicant should be made to spell his name, as otherwise it may easily be so entered as to conceal his identity, *e.g.*, Wyatt may be set down as White, or *vice versâ*. So also if the name of the street in which he lives is strange, he should be asked to spell it; and if he is lodging in a common lodging-house the letters C.L.H. should be written after the address. The applicant should also be asked whether he has ever applied before, and the accuracy of his answer tested—at the time or later—by a reference to the office index.

Church District.

As a rule it is useless to ask an applicant about his church district. He rarely knows it, and the information can easily be obtained later from the office map.

Birthplace.

The birthplace asked for should be that of the head of the family, not that of the wife or child who makes the application. If the birthplace is in the country, the further question may be put, 'How long have you been in London?'

Besides their usefulness for statistical purposes, these questions sometimes have a direct bearing on the case itself. For they give a clue to the previous history of the applicant, and show sometimes that distress is due more to a change of environment than to innate shortcomings. Again, they help the Committee to distinguish between metropolitan and extra-metropolitan cases. Many distressed persons are transferred to London from country villages, especially when they are blind, crippled, or incurable, simply to be got rid of; and it is not always expedient to acquiesce in so one-sided an arrangement.

Previous Addresses.

Too great care cannot be exercised in taking down these addresses. The streets should be carefully localised in every instance.

E.g., William Street may be William Street, Shoreditch, or William Street, Paddington, or there may even be two William Streets in the same

district. Again, the variations caused by the presence or absence of such prefixes as 'Saint,' 'Great,' 'Upper,' have to be attended to. Often, too, applicants will say they live *in* Commercial Road when they mean *off* Commercial Road in a by-street. So in the case of large thoroughfares it is well to see whether the main street is really meant.

In every instance the exact numbers of the houses should be asked for, and a note made of the time spent at each address. In the case of lodgers the name of the householder should also be asked for.

The Sender.

If an applicant is sent by any one to the office, with or without a letter, the name of the sender should be entered on the line provided for the purpose. If he has been recommended to apply by a friend or neighbour, or by a former applicant, the fact should be stated, but proper names should as a rule only be inserted when they are those of persons to whom reports will have to be sent.

The Date.

It will often happen that a case paper will have to be made a day or two before the statement is actually taken down; and when this is done, the date at the head of the paper ought to correspond with that in the application-book. The date of the actual statement can be inserted below, thus :—

Statement of *man*, 2, iii. 91.

Assistance asked for.

The nature of the help asked for should be stated as nearly as possible in the applicant's own words : *e.g.*, 'money to pay back rent,' 'a trifle to buy stock,' 'a mangle,' or whatever else it may be.

But when, on the case being taken down fully, it becomes apparent that the help asked for is likely to be futile, or even mischievous, it is well to point this out to the applicant, and to suggest (or ask him to suggest) some other way in which he may be assisted. This should then be embodied in his statement, so as to be considered fully when the case comes before the Committee. It will often happen that a woman will apply for a pair of spectacles when she will need besides (yet quite omit to ask for) a sewing machine for herself, clothes to enable her daughter to take a situation, and hospital treatment for her son. Such a case cannot be adequately dealt with if the Committee has nothing before it but the bare request of the applicant. Yet it is important that this should be stated, if only to show that counsel is sometimes as much needed as material aid.

Christian Names.

The next point—the best way of putting down the members of the family—is one requiring some judgment. Normally the man will come first, then his wife, and then his children. But where those applying are old couples, they may each have been married more than once, and there may be two or three families. In these cases some names may easily be omitted unless care is taken. Again, many parents if left to themselves will only enumerate their children of school age; the older ones, who are either wage-earners, living at home or 'doing for themselves' elsewhere, will not be mentioned, and so a very considerable section of the family may be ignored. But, besides children, there are occasionally brothers and sisters, and, more frequently parents living at home, either contributing to the family income or else dependent on it. It may easily

happen that a decent but dull labourer will omit to say that he is supporting his aged father out of his wages, a fact of considerable use in estimating both his character and his circumstances.

Where the applicants are young single men or women, their names should be placed first, and then—with an interval of a line—those of their parents, brothers, and sisters.

Members of a family not living at home should be bracketed, so that the number immediately dependent upon the applicant may be seen at once.

When application is made on behalf of any one child, the name may be marked with an asterisk.

The surnames of married daughters should be asked for.

When there are no children this should be stated: otherwise it will not be clear that the question has been asked.

Married or Single.

It is sometimes well to ask the date of a marriage, especially where the applicants are very young, but marriage certificates ought not to be required unless there are suspicious circumstances which seem to justify a demand for them.

When persons describe themselves as widowers or widows it is well to ask, 'When did your husband (or wife) die?' for sometimes when this question is put it is found that both husband and wife are alive, but they are living apart from each other. In all cases it is wise to ascertain the name, age, and calling of the deceased, both for purposes of inquiry and to facilitate the identification of an old case.

These names may be entered where they would have stood had the persons been alive (in which case they ought to be enclosed in brackets, with the note 'died in 18 —'), or else placed in the statement below thus: 'My late husband's name was John. He was a platelayer, &c.'

Ages.

Information as to the ages of a family is useful as showing which members of it are dependent and which are (or ought to be) wage-earners. It also enables the Committee to determine whether a man is young enough to join a club or old enough to qualify for a pension.

It should be noted that 'sixteen' usually means 'sixteen next birthday.' 'Sixteen last birthday' is 'turned sixteen.'

Occupation.

An accurate statement under this head is of much importance, but is sometimes very difficult to get. The difference, *e.g.*, between a 'brick-layer' and a 'bricklayer's labourer' is very great, yet in taking down a statement it is easy to confound one with the other. Again, the term 'engineer' covers a considerable variety of occupations belonging to very different grades of industry. The same is true of the words 'clerk,' 'labourer,' and many others.

In all these cases some attempt should be made to define the special work which the applicant is doing. Where nondescript callings only are professed the man probably has had a trade, and it may throw some light on his history to ask about this. Or possibly he may have served in the army, navy, or police, in which case it will be well to obtain particulars of his service.

Married women should always be asked if they are wage-earners, and if they are, should be questioned about their work. If, owing to a young family or some other reason, the woman is not earning, it is useful still to

inquire into the past. 'Servant before marriage' and the like entries not seldom prove valuable.

The schools attended by the younger children also come in this column, and should be entered as 'King St. Board,' 'St. John's Church,' or 'Forest Gate Poor Law,' according to circumstances.

Present and last employers.

The name of the firm should be accurately set down together with the full postal address, or if there be no room for the latter it may be placed below on the reference line or in the statement. If the applicant cannot give the exact name or address, reference should be made to the office directory.

If the applicant is in work he should be asked how long he has served his firm. It will sometimes happen that he has done so for several years, and if so his employers may fairly be asked either to give him the help he needs or to co-operate with the Committee in giving it. If, on the other hand, he is out of work, the question is equally necessary, for the last employer may not have been the last permanent employer who, of course, would be a better reference.

Where recent work is said to have consisted of casual jobs, the applicant should be asked whether he has ever held a more permanent situation; and, if he has, to give particulars of it.

Where the application is for employment or emigration, it is sometimes well to keep three or four lines on the paper for the applicant, and to enumerate his last three or four situations, one under the other, as in this way the Committee will be likely to get a clearer view of his previous record and present position. When this is done the wife and children will come somewhat lower down on the paper.

Unless the employers are 'small men,' who superintend their own work, the name of the foreman should invariably be asked for, and also where and when he can be seen. The applicant should also state whether he goes by his proper name, or has a nickname by which alone he is likely to be recognised.

Where work done for large shops passes through the hands of middlemen or sub-contractors, care should be taken to discover the actual employer, and, if possible, to define his position. Here, as before, those particulars for which there is no space may be embodied in the statement below.

It should be explained to the applicant that the Committee may wish to apply to his employers about him, and if he objects to this being done, his objection should be noted.

If the applicant states that he has been in business on his own account he may be asked whether he has always carried this on; and if he proves to have once been a journeyman, the causes should be sought first of his rise in life and then of his decline. But care should be taken to ascertain that such applicants are really self-employed. The 'keeper of a beershop' is often only the paid servant of a firm of brewers.

Opposite to the names of the children in this column, may be set the standards in which they are placed at school; and if they are afflicted, the words 'blind,' 'deaf,' 'paralysed,' &c. Where they are living away from home, the names and addresses of their guardians may be usefully inserted.

Time out of last employ.

This question can be accurately answered only when the work which has been lost has been definite. Where it has been casual and uncertain it is best to construe it as regular employment and to explain what is meant

by inserting in the statement some such words as these: 'My last regular work was as a platelayer on the railway. Since then I have been averaging two days a week at the meat market.'

If children have been absent from school, the time during which they have been absent may be here inserted.

Time out of employ during last 12 months.

This is a question to which it is often difficult to get a satisfactory answer. It is of great importance, for it serves to distinguish exceptional from chronic distress and to show where help is or is not possible.

The more ignorant poor live so much from hand to mouth that they are as little able to recall the past as to forecast the future; and it is only by reminding them of times and seasons that one can get from them the required information. 'Were you at work at Christmas? at Easter? at bank holiday time in August? until Lord Mayor's Day?'—such questions as these are alone intelligible.

Where work is casual, averaging say two days a week all the year round, the question is best left unanswered. The facts can be explained in the statement below.

Cause of leaving employ.

This should be stated as nearly as possible in the applicant's own words: *e.g.*, 'slackness,' 'a few words with the foreman,' 'end of job.'

In the first of these cases a distinction should be drawn between slackness which is periodic and slackness which is unforeseen. Where the trade is carried on in summer only or in winter, 'the end of the season' and not 'slackness' is the real cause of want of work.

'A few words with the foreman' sometimes means a great many words, and it is necessary to make careful inquiry into the facts. Sometimes the foreman has an interest in getting rid of particular men, and where this is so it is of course easy for him to pick a quarrel with them. On the other hand lazy and careless workmen are sometimes exceedingly insubordinate and the truth may lie at either extreme or at any point between them.'

When 'job ended' is alleged as the reason for leaving it should be so stated; but it will not seldom be found that this convenient phrase is used by unsatisfactory workmen to cover reasons of a less creditable kind.

Occasionally men say that they have discharged themselves, in which case they should always be asked for a reason, and this should be duly entered. The answer often made 'to better myself' carries with it a pathetic irony when given in a C.O.S. office.

Where illness is put forward as the cause of losing work it is well to make sure that it is the real cause by inquiring, *e.g.*, how long the applicant has had a doctor or has been on his club. Sometimes the discharge has preceded the illness, and sometimes it is due to incompetence more than to ill-health.

Lastly, where an accident has disabled the workman it is necessary to inquire whether it has taken place while he has been at work or when he has been away from it. In the former case he may be taking legal steps to obtain compensation, and in the latter the circumstances may have been such that he has only himself to blame. The causes alleged for the absence of children from school may also be stated in this column.

When last in receipt of full wages.

This question is of use where the applicant's work though fairly constant fluctuates in amount from week to week; and again when a man has fallen out of the ranks of his trade and is taking lower wages than are

usual. In cases of long-continued but intermittent sickness it often happens that a man has not earned full money for a year or more; and of course where this is so it is very important that the fact should be brought out. Sometimes, too, men lose places and are re-instated on less favourable terms, and here the decrease in wages naturally suggests farther inquiry.

Weekly income—Full work.

By full wages is meant the regular wages of the trade when full time is worked. But as overtime is worked in many trades, even more is often earned. Consequently the question 'Do you work overtime?' is nearly always useful.

Again, wages and earnings are not always synonymous. Waiters, for example, often receive nominal wages and depend for their income almost entirely upon gratuities. Sometimes they even pay for the privilege of thus earning their living.

Besides wages, travellers, canvassers, and others receive a commission on sales or orders, and this commission often exceeds their fixed wages.

Wives are often ignorant of the amounts earned by their husbands.

Thus to arrive at a correct statement of an applicant's full income very careful inquiry is necessary.

Present Income.

If the applicant is in work and earning regular wages, they can, of course, be ascertained without difficulty, and no note of explanation will be needed. It should, however, be made clear in the statement for how long a time the wages have been received. For the man may have 'started work' only a week, or may have had his wages recently raised. Where the earnings vary in amount from week to week, it will be necessary to ask the exact sums received for a few weeks back together with the highest and lowest amounts, and then to strike an average. The word 'average' should, in such cases, always be inserted. So also when wages are paid partly in kind and partly in money, this should be stated. *E.g.*, a baker's wages may be put down as so much flour and so much money.

In dealing with the earnings of children care should be taken to obey the injunction given on the case-paper, and to enter not only what they give their parents, but what they actually earn. It can then be seen whether they are doing their part to maintain the family.

Number of Rooms Occupied.

If the house is rented, the word 'house' should be entered here; otherwise the number of rooms that are occupied. If the rooms are taken furnished, this also should be indicated.

Rent.

This is paid either quarterly, monthly, or weekly, but the last arrangement is by far the most usual. Quarterly and monthly tenants generally pay, besides their rent, rates and taxes; and, if possible, the particulars of these should be ascertained.

In most cases, where the house is taken, a part of it is 'let off' to lodgers; and when this is so the amount paid by these has to be deducted to obtain the nett rent. The facts are mostly conveniently expressed thus: '10s. 6d. stands at 6s.,' the amount paid by the lodgers being the difference between the two sums.

Rent Due.

Where rent is due it is almost invariably the full rent and not the nett rent. The number of weeks owed for should be stated, and also the

date when the last payment was made. For though six weeks may be due, a week's rent may have been paid on the previous day. Full particulars should also be given in the statement as to any action which the landlord may threaten, though stories of impending ejection or seizure of furniture ought to be received with much caution. In cases where the applicant has recently moved from one house to another he ought to be asked if he owes rent at his old address.

N.B.—If the items under this head are too numerous for insertion in the proper place, they are best entered on a separate slip, a note being made on the case form, 'See attached memo.'

Debts.

The word 'debt' conveys little meaning to ignorant minds; it is too abstract. But if the worker will ask specific questions such as 'Do you owe money to the baker? or for coals? Are you paying for a sewing machine? Have you had an advance from a loan office?' those who have previously denied indebtedness will readily admit it.

Pawn Tickets.

As questions about these are likely sometimes to give offence, they are best put in an indirect form. Thus, instead of saying, 'Have you any pawn tickets?' it will be safer to say, 'But you have not had to pawn?' or something similar. As a rule only general information can be obtained when the case is being taken down, and the pawn tickets themselves are seldom to be seen except at the home. The applicant should be able, however, to give an estimate of their amount. When examined they should be arranged in order of date, and the sums raised so put down as to allow of comparison with the applicant's earnings from time to time. If the pawning which has accompanied a period of slackness or idleness is found to continue when the applicant is again in full work, it is certain that there is something wrong. Notice should be taken of the names on the tickets; and if these do not correspond with that of the applicant, he should be asked for an explanation.

An alternative to pawning is selling. It is usually confined to such articles as the pawnbroker refuses to accept.

Clubs.

The forms of thrift are so various that even to enumerate them is difficult. For men there are sick benefit societies, insurance societies, trade societies, provident dispensaries, and savings banks. For women there are similar societies, but fewer in number and less accessible. There are also smaller organisations such as maternity clubs, boot-and-shoe clubs, coal clubs, and Christmas clubs, these last an ingenious arrangement by which customers bank small sums with the grocer and take out the equivalent in goods when Christmas comes. Even children are not forgotten, for at many schools money is received weekly to go towards school treats and other objects.

Sick benefit societies are of several types; those most frequently met with are as follows:—

- (a) Firm clubs (sometimes called yard clubs), to which men employed by a firm may or must belong, but from which they derive no benefit if they leave the firm.
- (b) Sharing out clubs (sometimes called slate clubs), the principle of which is that the surplus of yearly income, if any, is divided among the members. When a fresh start is made the less healthy are often left out.

- (c) Permanent and independent clubs (such as the Hearts of Oak, the Foresters, the Oddfellows, and others). These continue to allow benefit for fixed periods so long as the members keep up their contributions.

If an applicant says that he belongs to a club, the name of the particular lodge should be ascertained, together with the place of meeting and the name and address of the Secretary (this last is often an excellent reference). The Hearts of Oak Society, however, is worked from a central office and has no lodges.

If the applicant is in danger of being 'scratched' for non-payment of his subscription, the fact should be noted, as the Committee may find it expedient to pay it for him.

Those who have never joined clubs, or else have fallen out of those to which they once belonged, should be asked whether they have otherwise provided for a rainy day, *e.g.*, by putting money into a savings bank.

When a man states that he is insured, this usually means that his wife will have from £5 to £20 'to bury him with' if he dies.

Those who have been soldiers, sailors, or policemen, or who have served in any public office (*e.g.* the Custom House), should be questioned as to their pensions; and indeed all classes of applicants may be safely asked the question, 'Have you a pension?'

Trade Societies.

These are mainly of two kinds—

- (a) Trades unions proper, existing only for trade purposes. To this class most of the so-called 'new' unions belong.
- (b) Trades unions which also undertake the functions of ordinary benefit societies.

Some occupy an intermediate position and give out-of-work pay but not sick pay.

In some instances membership of the union is compulsory, but it is more frequently optional, and in many trades only a fraction of the men adheres to the union.

Relations.

The remark already made with reference to 'debts' applies equally to 'relations.' The term seems too abstract to convey much meaning, and specific inquiries, *e.g.*, 'Is your father living?' will be needed to elicit the facts. Even then well-to-do relations will often be suppressed, sometimes from a feeling of pride and sometimes because the applicant feels that he has made them a poor return for past kindness.

The relations on both sides should be given, first those of the man and then those of the woman. If there is not room for them all, they can be entered below or else on a separate slip. In pension cases and others, where the co-operation of relations may be essential, the addresses should be taken as well as the names.

Relations able to assist.

Applicants rarely admit that those with whom they are connected are either able or willing to help them. By careful questioning a rough estimate may be formed on both points, but this will have to be verified by subsequent inquiry. Sooner than allow this an applicant will sometimes withdraw his application.

Poor-law Relief.

This being a matter of much importance (to distinguish occasional from chronic distress, and both from destitution), the questions put should be direct and unmistakable. The word 'parish' being ambiguous, had better

as a rule be avoided. If the Guardians or the relieving officers are mentioned instead, no misunderstanding will be possible. It will be well also to distinguish between past and present relief from this source, using the words 'often,' 'seldom,' or 'never' to mark the former. When the applicant and his wife have been inmates of the workhouse they should be asked why they went in, how long they stayed, and with what prospect they came out. When they are receiving outdoor relief, its amount and nature should be inquired into; also whether it is temporary or permanent. When temporary, the date when it will probably cease ought to be ascertained. Where outdoor relief has been asked for and refused, the fact ought to appear on the paper. 'House offered' is a convenient way of expressing the usual alternative.

'No relief' will sometimes mean 'no relief other than medical,' for assistance in sickness is not always considered outdoor relief. The parish doctor and the parish infirmary (in some unions known as the 'sick asylum') play a large part in the lives of the poor, and many who would scorn to ask for relief proper have no objection to receive medical care and attendance at the expense of the rates. This is sometimes the case even in districts where provident dispensaries exist.

Besides the foregoing there are special forms of relief such as labour yards for the able-bodied, asylums for lunatics and imbeciles, and boarding schools for orphan children. Very many widows have, or have had, children in these latter.

Relief from Charitable Persons.

Applicants should be asked if they have received assistance from church or chapel, from district visitors (mostly known as 'visiting ladies'), from past or present employers, from work-mates, and from local or other charities. Many trades and callings, it may be here remarked, have special funds or institutions for decayed members.

In winter, free meals are given in many districts, and coals, clothing and money are given by local agencies to persons unemployed or otherwise in distress.

Thus to be complete the questions under this heading ought to cover a wide area.

Relief from Clubs.

Sick pay is of three kinds—full pay, half pay, and permanent or superannuation pay. The applicant who is 'on his club' should be asked which kind he is receiving, and how long he will continue to receive it. If he is not on his club, but has been recently, the fact should be noted, as also the time during which he drew sick pay. When a man belongs to more than one club he should be asked if he is taking money from all or from any. For, strange as it may appear, some men will appeal for charity rather than go on their clubs.

Out-of-work pay will also come under this heading.

Relief from Relations.

The nature of the help given should be exactly defined: *e.g.*, 'son pays rent,' 'daughter gives food daily,' 'sister is keeping child,' &c., &c. Where money help is given, its amount (or average amount) should be stated, also whether it is regular or casual.

References.

In different classes of cases different kinds of references are desirable. As a general rule the most useful are former landlords, employers, and club secretaries, and the least satisfactory are present landlords, neighbours, and lodgers.

Some applicants lead such isolated lives that they find it very difficult to give references; and this, though they are quite ready to allow inquiry. Inability to suggest names is, however, not a good sign. If, as will often happen, some one person is specially qualified to speak about the applicant, the latter may profess not to know his present address. In such a case he should be asked to procure it and bring it to the office. When references are suggested by the applicant himself, he should be asked how long they have known him, and when they last saw him. It will sometimes turn out that the person suggested has neither seen nor heard of the applicant for some years.

The Statement.

The difference between good and bad casework is nowhere so apparent as in the form of the statement. A bad statement gives in three lines the actual help which is asked for at the moment. A good one gives (it may be at considerable length) a précis of the family history, the troubles of its members and the causes which have produced them, and a short summary of the ways in which they think they may be severally assisted. It expands and explains the bare facts of the case, and it emphasises just that part of it that calls for emphasis. *E.g.*, when the help needed is a permanent weekly allowance, a good statement gives carefully the efforts made by the applicant in the direction of thrift, a summary of his working life, and the names, addresses, and circumstances of children, employers, and others on whom there would seem to be reasonable claims.

Again, when help is asked for a crippled child or an epileptic, full information is given as to the origin and nature of the ailment, the various doctors who have been consulted, and the different hospitals which the patient has attended.

But even the fullest and most circumstantial statement is more or less unsatisfactory unless it is so worded as to present a vivid picture of the applicant and his condition. The mere facts by themselves are insufficient; the dry bones must be made to live. This end can best be attained, firstly, by writing down the story in the very words of the teller; and secondly, by adding a brief note at the close descriptive of his appearance and manner. Such a note, if it is fairly made, is often of considerable use.

A word of warning may well bring this paper to a close. In few cases or none will it be necessary to ask all the questions suggested; indeed, to subject the applicant to so long a catechism would be unfair, not to say cruel. When the statement discloses broad facts of a nature to prevent the Committee from taking up the case, no further questions should be put, and the applicant should be informed that the Committee is unlikely to assist him. What is really wanted is not the putting of endless questions—this may be and often is futile—but intelligence to ask the right ones and tact to do so in the right way, for it is only thus that satisfactory results can be obtained.

OUTDOOR RELIEF AND A MORE EXCELLENT WAY.

A LETTER FROM CANON BURY, CHAIRMAN (FOR 20 YEARS) OF THE
BRIXWORTH BOARD OF GUARDIANS, TO HIS FELLOW PARISHIONERS.

MY FRIENDS,—I have been anxious for some time to say a few words to you on a subject which I believe interests you; and now that the excitement of the Parish and District Council elections is over, this seems a good time for doing so.

Most of you know that my name has been connected with the subject of outdoor relief, and as I have reason to believe that the views which I and others hold on this subject are much misunderstood, I hope you will read carefully what I have to say.

I know how cruel it must sometimes seem for Guardians to refuse to give outdoor relief in cases of distress, when it can be given so easily and apparently at so small a cost; but I should like to try and show you, from the sure and certain teaching of experience (which we must remember is one of the ways God speaks to us), that the Guardians cannot indulge themselves in this easy way of giving relief without causing a great amount of suffering, and doing a great injury to the character and condition of the people.

Many of you have little idea of the struggle which goes on in the minds of the Guardians who know the evils of the outdoor relief system, and yet wish to relieve some particular case. You may sometimes think them hard-hearted in refusing, but you don't know what it costs them to refuse, nor how the seeming hardness may be in reality the truest and most thoughtful kindness, nor that their reason for refusing is that they are afraid of what may follow. The Wise Man says, 'The beginning of strife is like the letting out of water.' Surely it is equally true of outdoor relief. When once begun there's no stopping it.

In the first place, I will ask you to suppose that you had never heard of the outdoor relief system before, and that you learnt to-day, for the first time, that all ratepayers were taxed to provide a large public fund to supply the needs of everybody, no matter how those needs were caused. What would you say would be the effect of such a fund? Surely you would say that unless it was made very difficult or very disagreeable to get help from it, nobody, as a rule, would take much trouble to provide for himself. Doesn't it stand to reason that the existence of such a fund would, in the long run, produce very careless, indolent, and improvident habits? Doesn't it stand to reason that it would deter people from joining clubs, and discourage all those self-denying efforts by which men strive to make themselves independent? Doesn't it stand to reason that applications for relief out of that fund would increase and multiply until the burden on the ratepayers would become excessive, and the end would be

that employers of labour would be nearly ruined, and work would become scarce and wages low?

Then think what would be the moral effect produced upon people of all ranks, rich and poor alike. Doesn't it stand to reason that the idea of Christian charity would become degraded when every case of need might be relieved out of a compulsory rate by means of a paid relieving officer; that kindly ministrations of rich and poor towards their neighbours and friends would die away; family ties would be weakened; children would learn to do nothing for their parents, and doing nothing, as we all know, soon leads to caring nothing?

All this, I feel sure, you would say would only be the natural result of having such a public fund and relieving people out of it in an easy and agreeable way.

In the second place, I should like to show you that what you would reasonably expect to happen does actually take place. If you want a practical proof of it, you have only to read the story (which I shall be very glad to lend you) of what happened under the old Poor-law rather more than 60 years ago, when this easy system of relief from the rates was universal. You would see there how the country was brought to the verge of ruin, how the whole community suffered, and how those who suffered most were the respectable and industrious poor; how work grew scarce, and wages were hardly sufficient to keep body and soul together; how rates were so heavy and employers so nearly ruined that in many parishes the land went out of cultivation. But worse than all was the effect upon the character of the nation. The virtues of thrift, industry, and independence disappeared, and were replaced by indolence, discontent, and systematic begging. Things got so bad that at length Parliament interfered. A Royal Commission was appointed, and the result of its inquiries was the new Poor-law of 1834, which is now in force, under which union workhouses were established, and the easy way of giving relief was greatly restricted.

I need not describe the good results which followed; they are published in a Report of another Royal Commission appointed in 1839 to inquire into the matter.

Here, then, is a practical proof of the danger of the outdoor relief system, and of the necessity of keeping it in check.

Now I will give you another proof a little nearer home. Not long after the new Poor-law came into force, the Guardians in some Unions began to grow careless, and their administration of relief became lax; others soon followed their example, and by degrees the giving of outdoor relief became general. Things went from bad to worse till within 40 years from the passing of the new Poor-law, and at a time of great prosperity, the amount spent on relief and the number of the poor dependent upon the ratepayers had become quite appalling.

At that time I had just become a Guardian, and, in my ignorance thought, as so many did then and do now, that a Guardian ought to do his utmost to get outdoor relief for the poor, especially those of his own parish,

and that those Guardians were hard-hearted who didn't think and do as I did. But I had not been long at the Board before my eyes were opened. Two or three gross cases of imposition came under my notice; then a Parliamentary return, showing that the Brixworth Union was, as regards pauperism, the worst Union in nearly the worst county in England; then an inquiry, in which I took part, which proved the deplorable fact that one person out of every twelve in this Union was dependent on the rates, and disclosed a general condition of things such as I am sure we should now be ashamed to allow.

All this, you may be sure, set me and others thinking and studying, and drove us to the conclusion that this easy system of outdoor relief was no kindness to the poor, and made us resolve that, so far as in us lay, some better way of helping them should be found.

You see, then, that it is not without reason that I and others have come to think and act as we do.

But you will very likely say, 'All this happened a long while ago; it is all ancient history.' So it is, but ancient history is another name for experience, and experience, as I said before, is the way in which God speaks to us. Or perhaps you will say, 'All this arose from a lax system of outdoor relief; we don't want a lax system; we want out-door relief to be given only to the deserving poor.' Well, that is exactly what has always been said. In those old days which I have reminded you of, people said just what you say. Twenty-five years ago there was hardly a Guardian in this Union who didn't say the same. The avowed intention of almost every one of them was to relieve only the 'deserving poor,' and yet you see what the result has been; and if you think for a moment you will see it must always be so. For, in the first place, what do we mean by 'deserving'? There will very often be as many different opinions on this subject as there are Guardians. Then it almost always happens that each Guardian regards the case that comes from his own parish as 'deserving'; at any rate, he generally advocates it as if it were so. Then again, how is it possible in the short time an applicant is before the Board to find out whether he be deserving or not? We may learn a few external facts about him, but how is it possible to look into his character? Is it any wonder that Guardians make so many mistakes, and are so often deceived, and so often, as you all know, give relief to those who are neither destitute nor deserving? And you will easily understand that all this uncertainty and these mistakes create a sense of injustice in the minds of all, and are a source of great temptation to many to try their luck; so that it may be safely said that for every case which succeeds in getting outdoor relief, ten more are tempted to try for it.

But, even if it were possible to make sure that a case was a deserving one, you must remember that the Poor-law was never intended to reward the deserving, but merely to relieve destitution. And, after all, do you really think that to give outdoor relief is the best and kindest way of helping the deserving? Suppose a man had striven hard all his life, brought up his family respectably, been sober, honest, industrious; had joined a

club, had saved a little money, but the club had been run out and the money had dwindled away—do you think it is a kind thing to compel that man in his last days to go and beg at the Board-room, and, after cross-questioning him this way and that, to present him with half-a-crown and a loaf, and send him back, branded with the name ‘Pauper,’ compelled to live a life of idleness, his independence gone, and deprived of his right to vote? Don’t you think it would be rather a disgrace, not to the poor man, but to us, to treat him in this manner? Don’t you think we ought to be able to find a better and a kinder way of helping such a man?

And this is exactly the point to which I want to bring you, for this is exactly where I differ from those of you who are in favour of the outdoor relief system. I quite agree with you that the really ‘deserving poor’ should be relieved; all I say is that I don’t think outdoor relief is the best way of doing it, and that *a better way ought to be, and can be found*. For instance, would it not be a better way to put them in the way of helping themselves, or, if age or infirmity render that impossible, would it not be a better way to get help from those who really know and respect them, and take an interest in them, and will see that they are made comfortable—their children, their friends, their old employers, their richer neighbours? My experience is that when people set to work in earnest to find help for a really ‘deserving’ case, there is no difficulty in getting it. There is plenty of neighbourly and charitable feeling among the poor as well as among the rich; but, unfortunately, both poor and rich have been so accustomed to depend on the system of outdoor relief that they have got out of the way of exercising it.

The advantage of this kind of help is that it awakens and stimulates charitable feelings, and promotes mutual love and respect between giver and receiver. Besides, it leaves the recipient free to do the best he can for himself in the way of small earnings, which he is not permitted to do by the outdoor relief system; unlike the outdoor relief system, it creates no expectations in the minds of the undeserving; while it is not so liable to make mistakes, and the mistakes, when made, are not so mischievous.

Of course there are exceptional cases, and perhaps exceptional parishes, where sufficient help of this kind cannot be found; and to meet such cases is really the object of that private charitable fund, of which I daresay you have heard a good deal. It steps in to help in such cases. Sometimes it gives a regular weekly allowance to supplement help given by friends and relations; sometimes it gives a lump sum to put a man on his legs again, or to provide a widow with a mangle or sewing-machine, or other means of earning a living. It always takes care that the help is sufficient, and on a more generous scale than that which would have been given by the Board.

I am quite aware that there are objections to a fund of this kind, and I look forward to the time when there shall no longer be any need for it, when every parish in the union will take a pride in maintaining its own deserving cases—as many do already—without requiring any external help from either a private or a public fund. Meanwhile it enables us to

dispense with the outdoor relief system—which all acknowledge to be dangerous—without causing the ‘deserving poor’ to suffer.

‘Oh, but they do suffer,’ you will say; ‘we constantly hear of hard cases.’ No doubt you hear of them; but do you know any? Take your own parish, or any neighbouring parish. Do you know of a single ‘deserving case’ which has suffered because outdoor relief has been refused? When you come to think of it, the hard cases you hear about are always in some parish a long way off, or they happened a long while ago. Of course there are still many cases of suffering and distress, and always will be so long as sin and selfishness exist; but I will undertake to prove that they have not been caused by the refusal of outdoor relief, and could not be cured by giving it. And when you consider that in this Union in the last year of the outdoor relief system there were more than 1,100 persons outside the workhouse dependent on the ratepayers, and that now under the present system there are only 18 such poor persons, can you doubt for a moment which system produces most suffering?

‘Still, it does seem hard,’ you will say—and I quite agree with you—‘that poor old people should be driven into the workhouse’; but then, are they driven into the workhouse? Let me remind you that thirty years ago, under the old outdoor relief system, there were actually more poor old people in the workhouse than there are now. The actual number of all who were relieved in the workhouse during one half-year thirty years ago was 177; the actual number relieved in the workhouse during the last half-year was 106; a decrease of 71. Does not this look as if it was the out-door relief system which brought people to the workhouse? And just ask yourselves this plain question: Has there been anyone from your parish or from any other parish in the Union with which you are acquainted, who has gone into the workhouse during the last ten years and more, and who, in your opinion, ought not to have gone there? I will guarantee that if you were to visit the workhouse (and I will gladly take any of you who would like to go), you would not find a single inmate who ought not to be there, or who could be more humanely treated outside.

But some people object to doing away with the outdoor relief system because it throws the cost and burden of relieving the deserving upon the charitable. Well, and what if it does? Those who are really charitable expect to bear a burden, and when it is a question of raising the character and condition of the people, those who are really charitable don’t grudge the cost; and, after all, the £5,000 a year which is now saved in rates, and which used to be spent in outdoor relief, allows some margin for charity.

‘But we don’t want charity,’ some of you may say; and if by that you mean that you don’t want anyone to do for you what you can do for yourself, I admire your independence; but if you only mean that you want outdoor relief instead, then my admiration is gone, and I am afraid your independence is no better than a pretence.

‘But in other Unions,’ it is said, ‘they have the outdoor relief System, and the people don’t seem any the worse for it’; perhaps they

don't, and yet, as you all know, there are certain evils, especially those which affect character, which are very often unseen and unsuspected. I am sure no one suspected the deplorable condition of the Brixworth Union twenty-five years ago, until it was disclosed by careful inquiry ; and of this there can be no doubt : that if working men in the Brixworth Union can provide for themselves without the aid of outdoor relief, working men in other Unions can and ought to do so, and it is not very creditable to them if they don't do so. A working man said the other day, 'I call that man a coward who will let anyone do for him what he can do for himself,'—what is true for a man is true for a class.

And this brings us back to the question on which everything depends. How does this outdoor relief system affect character ?

No one can deny, at all events, that it appeals to men's lower rather than to their higher nature, and offers them an easy way of shuffling out of their duties to themselves and to each other. It is, therefore, inevitable that such a system must have a debasing effect upon character, and, as we all know, upon character depends the well-being of the community.

'Well, then,' you will ask, 'how is it that other Boards don't adopt the Brixworth policy ?' As a matter of fact, some other Boards do : Bradfield for instance, St. Neots, and Atcham, and a number of the very poorest Metropolitan Unions, while others are beginning to follow their example. You must remember, too, that all reforms, and especially reforms of this kind, are very slow in coming about. There is an enormous amount of prejudice to be overcome. There is a very strong popular feeling against it. It seems, on the face of it, to be depriving the poor of their rights, instead of being, as it is, the only way in which their 'rights,' in the best sense of the word, can be secured. They do not see as yet the injury which the outdoor relief system is doing to them. But when once their eyes are opened (and already the most thoughtful among them have a glimmering of the truth), then the reform which now moves so slowly will advance by leaps and bounds.

I hope you will carefully consider what I have written, and believe, as I am sure you will, that I have written it with a sincere desire to help you to a right judgment on this most important question.

Thanking you all very heartily for having returned me without opposition as your District Councillor and Guardian, which I take as a proof that you don't think me so black as I am sometimes painted,

I remain, your sincere Friend,

W. BURY.

Harleston, Dec. 26, 1894.

CHARITY ORGANISATION SOCIETY,
15 Buckingham Street, Strand, W.C.

April 1895.

PAROCHIAL CHARITIES AND THE AGED POOR.

ACCORDING to Sir Henry Longley about a million a year is available for the aged expressly or applicable to gifts in kind or doles of money and "general uses of the poor." This represents the inheritance bequeathed to us by our ancestors for the assistance of our poor, and as administrative knowledge and ability improve we should be able to use it with better and better results. In the past it has often been argued that where there were large endowments there was much pauperism. This was natural. If charities are administered, not with a view to meeting some definite misfortune or distress, but as a kind of bounty given to the poor at large, they create want, for they weaken the energy by the exertion of which want is provided against. At the same time, also, they stimulate the appetite for asking. Often, too, they cause jealousy, are claimed as a right, and are distributed rather as a tedious and thankless obligation, than as, in any real sense, a charity. That these evils still exist many will bear witness. In their annual report published in 1893 the Charity Commissioners gave some striking examples of the uselessness of minute and purposeless doles; and if we compare the pauperism and the endowments of some of our towns we can hardly avoid the conclusion that the latter, as at present administered, tend to foster the former. Thus, in Norwich, where the endowed charities amount to about £14,000 a year, one in seven of those over 60 is a pauper. It is much the same in Salisbury and Lichfield, both of them towns very rich in endowments. And in these places the administration of the Poor-law facilitates the process, for of those relieved by it 78 to 87 per cent. receive outdoor relief. Thus, with a strange perversity, the endowments that should be the means of preventing pauperism actually increase and accentuate it. Few pious founders, we may well believe, would welcome and approve of an application of their bounty that impoverished the poor instead of assisting them.

But in the past twenty years the general administration of the Poor-law has undoubtedly improved. In so far as this improvement continues, parochial charities can be used more systematically and more beneficially. As the guardians adopt a definite policy for the reduction or limitation of outdoor relief, it becomes possible for the trustees of charities to adopt a definite policy also which shall accord with that of the Guardians and in great measure supplement it. A new responsibility may thus be thrown upon them; they may become centres round which charitable effort will rally; they may gradually create a recognised and trusted administration of charity likely to become in the future infinitely more beneficial than it has been in the past.

Three principles have generally been accepted in the reform of the administration of charitable trusts. First, there should be, on the part of the trustees, a direct and official responsibility to the inhabitants of the district. Though the Local Government Act of 1894 has not altered the position of the trusts in any great degree, it has certainly promoted this reform—the accounts of the charities and the names of the beneficiaries have to be published. The public nature of the responsibility of the trustees is emphasized. The Act will probably promote also a second principle—the careful selection of the several trustees as persons specially qualified for that office by knowledge and experience. The third principle is the consolidation and enlargement of small endowments. In regard to

this much remains to be done. It may be done by "schemes," and often perhaps it can be accomplished in no other way. But even where there is no scheme the trustees by co-operation with one another can, in practice, both consolidate and enlarge these endowments, and on this point especially stress should be laid.

In most parishes we wish chiefly to assist the aged poor. Almost everywhere it is now admitted that personal work and thoughtfulness are better than gifts, and that, without these, gifts, generally speaking, are unprofitable, are a mere "cash-nexus" where the "cash-nexus" is least appropriate, or are simply wasted. If this be so, we are under a plain obligation to vitalise with our own personal charity and gifts the gifts bequeathed to the poor by our ancestors, and to do this we must make them partners in our charity. To the million a year that is drawn from their legacies we should add, say, 20 or 25 per cent. as a kind of increment on their invested benevolence, and thus increase very largely the resources available for the help of the aged. Experience, indeed, has shown that, if the method which is outlined below be adopted, the increment, received from relations, former employers, and other private sources, is likely to be very much greater, amounting to double the sum derived from endowed charities, or even more. This throws a new light on what is called the problem of the aged poor; and, so far as it is connected with the administration of charity, it is not too much to say that, by these means, it may be satisfactorily met.

The chief conditions of the method are these: Inquiry, or the obtaining of complete verified information in regard to each case; the selection of cases in which there is evidence of good character, thrift, and reasonable efforts to provide for the future; reasonable help from relations, and additional help from employers and friends and charitable persons to supplement the sums obtainable from endowed charities; the provision from these and other sources of an income sufficient to enable the recipient to live decently and in moderate comfort; the appointment of an almoner who should visit the pensioner from week to week, or in any case at regular intervals, and report to the committee.

Of the committee nothing has been said. It would naturally be formed of the trustees of the various eleemosynary endowments, who, reserving their rights as independent trustees, might take counsel with one another and with suitable outsiders to carry out a plan of associated charity of the kind just suggested. If there be already in force a scheme by which the administration of the endowments is placed in the hands of a committee, it will only be necessary to form an alliance between them and those who can assist in their private capacity with time or money. If there be no scheme the task may be more difficult, but if the trustees will meet in committee and consider applications in common they would very often be able to combine the allowances and gifts at their disposal so as to provide sufficient assistance in particular cases, supplementing their gifts by extraneous voluntary help and supervision. The needs of different places differ greatly, and the endowments also are unequally distributed; but the plan of administration may be simplified according to local conditions. Not so much elaboration of method as association and definiteness of purpose are wanted.

A pamphlet has been published by the Society containing examples of co-operation on the lines above suggested, and giving more complete information. Copies will gladly be forwarded to persons interested in the subject.

WINTER DISTRESS.

A PAPER FOR THE CONSIDERATION OF PROVINCIAL SOCIETIES.

THERE is a tendency in the present day to regard every winter as a season when the proper safeguards of charitable work, and above all the essential principle of careful attention to the individual case, may be set aside in favour of wholesale distributions of relief. Such was the general effect, all over the country, of the long frost of February 1895. The local organisations were not strong enough to deal with the situation. They were carried away on an irresistible tide of public sympathy unchecked by knowledge. It cannot be doubted that the recurrence of similar conditions will again tend to let loose a flood of indiscriminate relief, with its inevitable injury to the cause of charity and to the interests of the poor.

This state of things prevailed at the time of the London Mansion House Fund of 1886, when ordinary methods were overborne by the sudden demands of an excited public and of the crowds of applicants who poured into the centres of relief. But by taking thought beforehand, a panic may be averted, and even exceptional distress may be treated without departing from the right principles and methods of charitable work.

It may be well to set down a few of these :—

1. To deal with each case separately.
2. To make thorough inquiry.
3. To encourage thrift and respectability.
4. To distinguish between the work of the Poor-law and that of charity.
5. To give *sufficient* help.

These are fundamental rules, and ought not to be cast aside at the very moment when they are most needed. We have next to consider by what means it may be possible to adhere to them.

In the first place, we are apt to over-rate very greatly the gravity of the crisis, and to under-rate the power of self-support in the people. It is not right to regard every period of cold weather as an occasion of exceptional distress. To some it will bring extra chances of employment. If there is ice, there will be skaters to reward their services; if there is snow, extra hands will be wanted to remove it. The ordinary English working man is perfectly competent to provide for the needs of his family throughout the usual duration of an English frost. Numbers of men are deterred from doing so by the expectation of a Mayor's fund in case of need. Even if the distress be of unusual duration a thrifty man can hold out against it much better than is generally supposed. He will depend, first on his savings, then on pledging and the help of relations, friends and neighbours, lastly, on the credit which tradesmen will give him; and a person of self-respect will rather draw on all these resources than become an applicant for charity. Speaking of the 'sufficiency of the poor,' Dr. Chalmers says: 'It is a mystery and a marvel to many an observer how the seemingly frail and

precarious interest of the labouring classes should, after all, have the stamina of such endurance as to weather the most fearful reverses both of commerce and of the seasons; and that, somehow or other, you will find, after an interval of gloomy suffering and still gloomier fears, that the families do emerge again into the same state of sufficiency as before.' He is speaking of a time when the necessities of life had been tripled in price, and the endurance which can withstand so severe a trial is surely proof against an occasional spell of cold weather.

Let us suppose, however, that the distress has gone so far as to exhaust the resources above mentioned (a fact which may best be ascertained from the evidence of bakers and pawnbrokers), and that there is some real danger of 'an interval of gloomy suffering.' Even under these circumstances it is wrong to make a public offer of food to all comers. Inquiry is absolutely essential, and a separation must be made between the classes suitable for aid from charity and those who ought to be referred to the Poor-law. The line of separation may be discerned by grouping the able-bodied applicants for relief in three divisions:—

(1) At one end of the series are found *the provident poor*, to whom we ought to offer much more than a basin of soup or a sack of coals. They should be helped by an adequate allowance in money while their need lasts. Instead of pauperising, this course will tend to the encouragement of thrifty habits and self-reliance.

(2) At the opposite end of the list come *the idle and intemperate*, including all that habitually dependent class which rubs along on casual jobs and chance assistance. It is no hardship to offer them the shelter of the workhouse, where they will be cleansed in person and clothing and kept from drink. In the absence of inquiry they are sure to get the chief share of any public fund.

(3) Between these two extremes a third class is found, consisting of persons who are *respectable, but not provident*. They do not save, or join clubs, or in any way look forward to the future; they simply spend their earnings as they come; but they are on the whole industrious and sober and possessed of tidy homes. It is this class which presents the really difficult problem in relief. On the one hand, when their resources fail, we do not want to drive them to the Poor-law, and thus definitely reduce them to a lower rank in the labouring world. Rather it should be the special mission of charity to elevate them by the addition of thrift to their respectability. On the other hand, great care is needed in giving them relief of any sort for fear of discouraging forethought in them and others. The true principle in dealing with them seems to be this: They may rightly be assisted by a sufficient allowance from charity, but only on one condition, namely, that charity shall not cease her action as soon as the period of want is past, but shall keep touch with the man who has been so helped, and persuade him to save and join a club and in other ways to protect himself against the recurrence of distress.

Passing from the able-bodied working man, we find a class of poor people who are liable to suffer real distress in severe weather. These are the aged and the sick or infirm, whose resources are barely equal to their support at ordinary times. It is not only right but necessary that a pension or a sick allowance should be made adequate by the addition of such warm clothing, coals or blankets as the season may demand. This extra help is part of the proper treatment of the case, and should be given quietly and carefully through the medium of visitors. No public fund is needed for such cases; it would be utterly unsuitable. Private donors should be interested in them, and asked to make some increase in their contributions and to visit more frequently.

What is the great difficulty which threatens to paralyse our efforts in a season of distress? Is it not simply that of numbers? In a small place, or in a country town of moderate dimensions, it is a simple matter to adapt the regular course of charity to special circumstances. But in the crowded population of a large industrial centre, the case is altered, and a sudden demand for relief may cause an overwhelming rush of applications in a moment.

The first measure, therefore, in any considerable town, is to map out the whole area into manageable districts; and the next is that within each district the responsibility for the treatment of distress should be placed in the hands of branch Committees, composed of those men and women of all classes who have the closest personal acquaintance with the resident poor. There will thus be at all times an agency consisting of guardians, clergy and their visitors, members and officers of the school board, members of trade unions and friendly societies, and other persons working in concert under the help and guidance of a central body; and such an agency will be capable of easy and rapid expansion in a time of pressure.

It is evident that, in order to carry out the principle of subdivision, we have not so much to create new forces as to bring those which already exist into co-operation, and utilise them to the utmost. In this design the parochial system should be a great help. Every parish in which relief is wisely and well administered, every small relief committee or band of workers that can be brought to act on such lines, will take its place in the general plan, and tend to localise distress and to dissolve into its component items the confused mass of unknown applicants which would accumulate around a public fund. For the prevention of overlapping it will be necessary that they should confine their help to the people of their own district, while associating themselves with all the charitably-disposed persons within it and exchanging information with them and others. This might well be collected and distributed by means of a register of cases at the central office.

The central body should be of a thoroughly representative character, and its very important functions should be to act as a depository for the best principles and methods of work, and for information of a general kind; to convene meetings and promote discussion; to keep the whole association in touch with the municipal authorities; to supervise, and to some extent control, the work of the branches, on the lines approved by the 'common-sense of most.' Subject to these checks, the decision in matters of relief should rest entirely with the local Committees.

It is further to be observed that such a system as we have advocated is essential if there is to be a sufficient number of trustworthy volunteers. People must first be interested in the undertaking and attracted to share in it, and this is only possible on the local system. In a single central office there is not room for many workers; there is not enough for them to do; they find that they are in the way, and they cease to attend. Increase the number of centres, and you open a field for many workers in their own immediate neighbourhood. The District Committees become a training-ground where they can learn their duties and help others by consultation. It is only by this daily experience and gradual training in the best sort of work that a class of almoners can be formed who will be qualified to act wisely in an emergency, and to treat a sudden increase of distress by the means which they have always been accustomed to practise and to value.

A town that is properly organised for the purposes of charity will thus possess an efficient association forming a sort of voluntary municipal department for this kind of work, and acting from one or more established

centres, according to the population. It must be assumed also to conduct its work on the right lines, with the necessary equipment of suitable offices, a competent staff, committees whose members are personally engaged among the poor, a body of volunteers in course of training, and a spirit of enterprise which keeps it in active intercourse with the public life and institutions of the place.

Such a society will be in a position to command the public confidence and prevent the outbreak of a panic at any time. It will be able to consider the situation calmly beforehand, and to take such measures as may be required to strengthen its usual machinery. Owing to the habit of personal work amongst its members, it will be in possession of a number of men and women fitted to undertake extra duties and to guide the work of others. This is the one essential condition; the rest is only a matter of detail. It may be necessary to call for extra funds, which will be readily forthcoming, to engage extra paid help, or to take temporary premises in additional centres. There will be no reason for any departure from the usual course of full investigation, co-operation with others, and the treatment of each case separately and thoroughly on a definite plan.

This, we are convinced, is the sort of organisation which the intricate conditions of modern city life demand; the principles on which it is based are applicable in every community, whether large or small. It remains to add that in a further sense the problem of winter distress is not to be solved by taking action only in the winter. We must bear in mind those indirect forces which tend at all times to the reduction or prevention of distress. They are slow and unseen, like all forces which produce the most powerful and lasting results.

The way to prevent winter distress among the poor is to collect savings in the summer, to increase the membership of benefit societies, to improve sanitary conditions, and to develop those moral qualities which lead to a higher and less precarious mode of life. The chief energy of all charitable workers should be expended in these directions, if they desire to bring about an improvement in the condition of the people.

The way to prevent winter panics among the rich is to show them by example the real nature of their duty to the poor; so that they may realise what are the true interests of that class, and how it is possible to help them forward and not to hinder their advancement. In so far as that Wisdom which uttereth her voice in the streets can find hearers and disciples among rich and poor alike, the word 'Exceptional,' with all its disastrous meaning, will be withdrawn from the language of charity.

CHARITY ORGANISATION SOCIETY,
15 Buckingham Street, Strand, W.C.

January 1896.

ENQUIRY AND OFFICE WORK.

By H. L. WOOLLCOMBE.

A Paper read at the London Charity Organisation Conference 1893.

It is rather a difficult matter to deal with so large a subject as the enquiry and office work of a Charity Organisation Committee within the limits of a half-hour paper.

I propose to divide it under the following headings:—(1) The application form, the details of which are filled in from the statement made by the applicant; (2) the method and object of enquiry; (3) the work of the Committee; (4) the 'special case system' of relief; and lastly (5) a few general details of office work.

THE APPLICATION FORM.

Starting, then, with the application form. In order to be able to make a thorough enquiry into the character of an applicant, and—what is more important still—to be able to ascertain the cause of his distress, it is essential that the various spaces should be very carefully filled in; otherwise we shall not be in a position to decide as to the best methods of help. An application form properly filled in should show at a glance what are the ordinary circumstances of an applicant when not in distress, and what are the difficulties which have caused him to apply for relief; while our aim should be to remove the cause of his distress, and to render him independent of assistance in the future.

Provincial societies have many kinds of application forms, but nearly all the committees in London use the same form with very slight variations.

To many who are ignorant of the necessity of full enquiry, the number of headings on this paper may seem rather excessive. I propose to deal shortly with each heading, and to try and show its importance. In starting it may be well to take the typical instance of a man who has been ill for some weeks and applies for assistance for his wife and family until he recovers his strength and is able to support them again. In talking to him we must first ascertain the length of his present illness, and whether in previous years he has been handicapped by illness of himself or any members of his family, or if he has been much out of work, and if so, what is the cause. We enter on the application form what his trade is and the address of his place of employment. Next we turn to the man's wife. Is she earning anything at all to help support the family? and if not, is there anything to which she could turn her hand at this crisis? We then come to the children, some of whom may perhaps be wage-earners, and may be contributing towards the support of the family. If so, we ascertain their trade and places of employment, not necessarily for enquiry, and find out whether they have been in constant work during the past year. In filling in the paper, it is always well to place the names of all the members of the family, including wage-earners, together, so that it is possible to see at a glance the number in a family and their resources. If there be children living away from home (for example, married sons or daughters, or children in service), their names should be entered separately in another part of the paper, or in brackets, together with their addresses and earnings, as far as these can be ascertained. We next have to find out what sort of residence the applicant occupies. If the family are only lodgers in a house, how many rooms have they? or if they are householders, how many rooms do they themselves occupy? and do their lodgers pay their rent regularly?

We next note how far they themselves have run back with their rent, or if they are in any other debt, or have had recourse to the pawnshop.

Thus far we have set down the general resources of the family, and should know pretty well their present position. We have now to see whether they have made any attempt in times of prosperity to lay by for a rainy day; for example, by belonging to benefit clubs, or by placing money in the savings bank. We have also to discover what near relations the family have, and if they are in a position to help, and what charitable help has already been given. Lastly, in all probability, the family will be receiving help in some form or other from their neighbours or the man's mates, and we must ascertain its amount. It is a striking fact how much the poor help each other, and it often happens that when a man has been incapacitated from work for some weeks, a collection is got up for him at his place of employment, or among his neighbours in the street where he lives.

We have noticed the chief headings on the application form, and it will be recognized that to get full particulars from the applicant, without seeming inquisitive and without giving offence, there is need of tact and experience. It has been said (and with much truth) that anyone who can fill in an application form well will be able to do any kind of Charity Organisation work. The Committee for which I am working make it a rule that all applicants should be interviewed by a lady or gentleman, and not by the agent or enquiry officer, and further that no one should take down a case unless he or she has had a certain amount of training. Moreover, if possible, each applicant is seen separately in a room by himself. By this means it is found that the person in distress will more readily relate his troubles and explain his circumstances, feeling that he is speaking to the sympathetic ear of a friend rather than to an official of the Society, for the object of taking down a case is not merely to get a statement of facts, but if possible to enter into the mind and thoughts of the applicant. It is a good rule that in every case, even though at the outset it seems one in which help cannot be given, full particulars and details should be taken down, as frequently when the case is discussed by the Committee some method of help may be discovered which may not have presented itself at the first interview with the applicant.

ENQUIRY.

We can now turn to our second point, namely the object and method of enquiry: and first as to its object.

(1) *Its Object.*

One opinion that has been very prevalent, but which we may hope is rapidly losing ground, is that the C.O.S. exists to sift out what people choose to call the deserving cases from the undeserving, and to refuse all the latter, and to try and help all the former. I have often heard the applicants themselves say that their characters will bear the strictest investigation, and that theirs is a very deserving case. Again, the clergy in recommending a family for help will say that this is a very deserving case and one for the C.O.S. Am I wrong in saying that we members of the C.O.S. are to a large extent to blame for this opinion, and are we not still too much inclined to make the character of the applicant the one object of our enquiry? What standard is there by which we can decide that a person is deserving or undeserving? and is it not true to say that the so-called undeserving are very much more in need of true charity—that is, the personal service of man to man—than the so-called deserving? It is surely our duty as members of the C.O.S. to banish the words deserving and undeserving from our vocabulary, and to make it the object of our enquiry to discover whether our applicants are helpable or unhelpable. We must know something of the character of our applicants, it is true, but enquiry is quite as necessary in order to find out in what way it would be best to help.

The following is an instance of help given to what would generally be called an undeserving case. A man was seriously ill in one of the London general hospitals, and the Committee were asked to enquire on behalf of the Hospital Samaritan Fund, since his wife and children were said to be nearly destitute. A visit to the home showed that this was the case, and further enquiry proved that, though the applicant was a good workman and earned high wages, yet his family always seemed in distress, and their home had more than once been seized for non-payment of rent. The cause of the distress was not far to seek, namely, drinking habits. From the point of view of character this case was 'undeserving'; but was it unhelpable? A member of the Committee who was employed in temperance work undertook to see the hospital chaplain and to interview the man, and it was thought that the illness might be a turning-point in his life. The Samaritan Fund consequently allowed the family a weekly sum through the Committee until he was able to return to his work. As soon as he returned home he was induced, with all his family, to take the pledge, and, to make matters more sure, his fellow-lodgers were induced to do the same. For some weeks also a teetotal mate walked to and from his work with the man. Bank Holiday was approaching, a day often fatal to good resolutions, and it was feared that he might be induced to give way to his failing. The member of the Committee who first interested himself in the case saw him and told him his fears, but our friend had resolved that to avoid any temptation he would spend his holiday indoors, which resolution he kept, and returned to his work on the following day. Though the family have now left London and have not been heard of for some time, yet the last account received of them was that they were in every respect in more comfortable circumstances than when they first came under our notice.

(2) *Its Method.*

Now as to the method of enquiry. In the first place, let me say that investigation, to attain its object, should be thorough, and not merely superficial. Our rule should be that, wherever there seems the slightest chance of getting information of a reliable kind, we should apply for it, even though at first sight it may appear useless to enquire at that particular place or of that particular person. Very often the most valuable information is obtained from the most unlikely source. We have to guard against two things: (1) that a bad report as to character may be given out of spite to the applicant; (2) that a good though false character may be given out of a feeling of sympathy, or from fear of the consequences to the informant himself. Both these difficulties may be to a large extent overcome by means of tact and experience, but the best way of arriving at the truth is by getting corroborative evidence from every possible source. As a general rule, in all applications information should be sought through the following channels: (a) the clergy of the parish in which the applicant lives; (b) the relieving officer; (c) if there be children of school age in the family, the School Board officers and teachers; (d) the place of employment of the heads of the family; (e) the previous addresses within the past four or five years; and lastly—but what is perhaps most important of all—a visit should always be paid to the home.

(a) *Clergy.*

We consult the clergy for two reasons. In the first place, we may bring to their notice the existence of distress of which they were not aware, and secondly, information may be gained from them as to their previous knowledge of a case. The Battersea Committee make use of a special printed form for enquiry of the clergy, on which is entered the name and address of the applicant, and a brief statement of his circumstances as already known to the Committee. Then follow four printed questions

to which they are asked to give answers: (1) as to the applicant's character; (2) what the clergy themselves would recommend the Committee to do in the case; (3) what help they have already given, if any; (4) what help they will give—*i.e.*, how far they will co-operate if it is decided to help the case. They are also requested to enter on the form the name and address of the church visitor in whose district the applicant may be living. The intention of these questions is to show that the Committee do not wish to supersede their work nor to relieve them of any responsibility, but rather to strengthen their hands in helping the family. Again, by getting the name and address of the district visitor we are at once placed in communication with a body of benevolent people who are liable to make the greatest mistakes in the matter of inadequate and indiscriminate relief. We should consult them in every case that occurs from their district, and possibly make use of them to be almoners of the relief granted by the Committee. If there is constant communication with them they can help us greatly in our work, and we can strengthen their hands and show them the best ways of helping their people.

(b) *Relieving Officers.*

Again with the relieving officers it is necessary to be in constant communication, and in every case their advice should be asked. In course of time they will probably realise the advantage of working with us, and by this means we may bring out that co-operation with the Guardians which is of so great importance in charitable work. It is well, if possible, to exchange weekly lists with the relieving officers of those who apply to the Committee for help, and those who apply to the Guardians.

(c) *School Board Officers.*

Turning to the School Board officers, to those who have read Mr. Charles Booth's book on the *Labour and Life of the People*, and who realise what a fund of information can be obtained from these officers, it will be hardly necessary for me to point out the advantage of co-operation with them. Nor need I pause to show how many details they can furnish, which could not be procured from any other source, concerning families which contain children of school age, more especially if those children are not regular in their attendance. Of families in which the children are well looked after and attend school regularly we may learn more from the teachers. And here again the advantage of such co-operation is not entirely one-sided, as our enquiries of the School Board officers will sometimes tell them of the appearance of a family in their district of whom they do not already know, or of the existence of a child whose name they may not have on their schedule.

(d) *Employers of Labour.*

It is often felt that an injury may be done to the workman by making enquiries at his place of employment; and though I think that such a feeling is exaggerated, yet in order to avoid any such danger we should make a general rule that no enquiry be made of employers without the applicant's permission. If this permission be not granted, and if we think the enquiry necessary, we shall of course have the right of refusing the application at once. Objection is seldom raised if it be understood that proper caution will be used. A judicious visitor should be sent, and should try to see someone who holds a responsible position in the firm where the applicant works. From him we are more likely to derive an accurate statement of our applicant's earnings and character, and we may be enabled to enlist his sympathies, not only on behalf of the applicant, but also on behalf of the general objects of our work. On the other hand, if enquiry be made of a man holding an inferior position, such as a foreman, who often is of no better class than the applicant himself, there is the danger of his being liable to understate the man's wages, and also to let his mates know that he is applying for charity.

The enquiry of employers is chiefly important for ascertaining a man's wages. Usually not much is known of his private habits; so long as he keeps his hours regularly and works steadily his character with his employers will be good, no matter what his home life may be. We have, therefore, to go to other sources for information of this kind.

(c) *Previous Addresses.*

No enquiry needs more tact and discrimination than this, for before accepting evidence from informants of whom we often know nothing, it is necessary to ascertain if they are themselves trustworthy. At Battersea we generally make it a rule, when taking down a case, not only to enter the previous addresses of the applicant, but also to get the names and addresses of his previous landlords, or of the agents to whom he paid his rent. One is more likely to get trustworthy information from these people, as being of a better class, than by merely enquiring at previous addresses. We have also found it useful to keep a list of people in various streets whose evidence we know to be reliable, and of them we enquire about applicants who may happen to have lived in the same street. With reference to the visit to the applicant's home, I do not propose to speak at length, as it can be better dealt with in the paper on volunteer work; but two general rules may be laid down, the first being that the visits may often be made by a trained volunteer, either a lady or gentleman, rather than by the enquiry officer, and the second, that in order to have two opinions on the case, it would be well that the visitor should not be the same person who interviewed the applicant in the first instance.

These, then, are the five sources of information at which enquiry should as a rule be made. Others will be available in particular cases. It is also advisable, in order to avoid the danger of overlapping, that we should enquire of other religious bodies and local charities in the neighbourhood where the applicant resides, to see if he is getting help from any or all of them. Some two years ago our opinion was asked by a doctor about a family that seemed to be in great distress. The home was a miserable one, the children dirty and untidy, the father appeared to be always out of work, and it was difficult to see how the family managed to keep out of the workhouse. We found, however, that at one and the same time they were in receipt of outdoor relief from the Guardians, and were getting help from the clergyman of the parish in which they lived, and from a large dissenting chapel in the same district. They were also being assisted by the Salvation Army, and by members of the Church Army, whose meetings the man attended in a parish quite a mile away from his own home. They were not unjustly called the cleverest beggars in Battersea. Not long after our enquiry they left our district, but very soon we heard of them from another Committee, to whom the man seems to have represented himself as an infidel lately won over to Christianity.

Before turning to our next point I should like to add that, in the absence of any special cause for doing so, it seems unfair to make a thorough investigation unless we can see a reasonable prospect of being able to help. Our general rule is that, in cases where at the outset it seems unlikely that help can be bestowed, no enquiry should be made until it has been decided by the Committee whether the case should be continued or should at once be written off as unhelpable. On the other hand, if our advice is desired by anyone whose assistance has been asked, our rule is to make full enquiry, even though from the applicant's statement it seems inadvisable that help should be given.

The majority of our enquiries are made by our agent or enquiry officer, but in many instances we call in the help of our trained volunteers, and find that they can learn more than he.

Writing-up Cases.

Everything that is known about a case ought to be entered on the papers; the record should not be merely in the mind of a secretary or agent. At any moment the man who possesses the knowledge may be lost to the Society; but the papers will always be found in their place.

Some Committees prefer that reports should be drawn up very briefly, giving no more than the gist of the information received. This plan may save time at the moment, but is open to several disadvantages. A condensed statement may often fail to give the points which are most important in arriving at a decision. A full report will contain facts and details which add life and interest to a Committee meeting; and a fact of no present value may be useful on a future occasion.

Another point is, that as far as possible enquiries should be made personally and not by letter, as by an interview we gain much more information, while we are able to form some opinion about the person who gives it.

Lastly, in all our enquiries we must bear in mind not only the applicant about whom we want to learn, but also the general work of the Society and the spreading of its principles, as we shall frequently have an opportunity of describing the general objects and aims of our work, of which we should not fail to take advantage.

THE COMMITTEE.

Thus far I have endeavoured to show how a case should be prepared so as to be ready for decision by the Committee. As to the constitution of a Committee, it is hardly necessary for me to say that it ought to be widely representative. When a Committee consists of representatives from the clergy and ministers of all denominations, from local charitable institutions, and employers of labour, and last, but not least, includes some working-men, there should be no difficulty in dealing justly and fairly with every application that comes under their notice, and in giving adequate assistance where needed.

In reading out the case-papers at a meeting, I believe that with certain Committees it is a rule not to repeat the full reports as written-up, but for one member, who has studied the papers beforehand, to state the salient points of the case on which the Committee will come to their decision. A certain amount of time is saved by this method, but it seems more advisable that some responsible member should read out the full reports of the case, as very often points which may not seem important to an individual member (and which may, therefore, be omitted in a mere summary) will be brought out and throw a different light on the case. Again, it is the practice with some Committees that the applicants themselves should appear at the meeting for a further interview. I cannot myself state the advantages of this plan, but it would seem to entail a good deal of loss of time on the part of the applicant, and it can hardly be necessary if the enquiries have been made and reported in a thorough manner. It should be added that the results of a careful investigation are far more trustworthy than the impression derived from a few minutes' conversation, which is rather apt to over-ride them.

In coming to a decision on any application we have to consider not only the immediate temporal needs of the family in distress, but also what will be the moral effect of the relief given to the recipient, and in undertaking any case we must have a definite aim in view, or, as Miss Octavia Hill once said, 'We must have a plan about it.' It is useless to give a family so many shillings a week for so many weeks, and then to leave them in the same position as before. It is worse than useless; it is cruel. Very often we find that it would be inadvisable to give the help asked for by the applicant in the first instance, and enquiry shows some better plan of assistance. A man applied to the Battersea Committee for help, having been out of

work for some time. Enquiry proved that both he and his wife were greatly addicted to drink, and their home was of the very dirtiest description. Obviously mere temporary pecuniary help, which they asked for, would do them no good. There was in the family, however, a girl aged 16 at home doing nothing, who was not very strong. We found that she had lost several places, partly through her own dirty habits, and partly owing to her mother molesting her at her situations. We offered to train her for service on one condition—that we might send her to a home out of London. After some demur this was accepted by her parents. We placed her in a training home by the seaside, where she learned clean habits and gained strength, and she has now been in service for two years, and seems likely to do well. Her mother was so struck with her appearance when she paid her a visit, that she came and asked us to make a lady of another of her daughters. We sent this second one to the same home, and both sisters are now in service in the same seaside town.

Hence it appears that the help asked for by a family is not always the help that should be given; there may be other and better ways of improving their condition.

Work of the Members.

As regards the members of the Committee, we should not be satisfied with their mere presence at the Committee meetings on one or two days in the week, but we should endeavour, if possible, to make them all active members, *i.e.*, to get them to help in the general work of the office. By so doing they will feel a personal sympathy with the cases that appear before the Committee, and will naturally take a much greater interest in its proceedings. The work of an office is so varied that it should not be difficult to find something for each member of the Committee to do. One may perhaps undertake to convey the weekly allowances to the pensioners; another will call on the principal residents and employers of labour in the district and solicit subscriptions; another may act as hon. treasurer; and yet another may make difficult enquiries and interview people interested in special cases and secure their co-operation; but the greater number will probably prefer to visit the applicants in their homes.

No one should be appointed to this work without some preliminary training, and when a visitor has once called upon a family, let him or her remain in charge of the same family, taking the weekly relief as ordered by the Committee and carrying out their decisions. By this means the family will come to recognise the visitor as a friend, and will welcome her appearance. We have a plan at Battersea which, if perfectly carried out, would, I think, be of great advantage. Each regular worker has a district made up of two or three parishes. It is the duty of the visitor to befriend all those applicants to the Committee who come from his district, and to carry out the Committee's decisions in each case,—in fact, to become responsible for it until it is carried through. He is expected also to be in constant correspondence with the clergy, district visitors, and all other charitable workers within this area, and so bring them into connection with the Committee.

THE 'SPECIAL CASE SYSTEM' OF RELIEF.

When the Committee have decided on a plan by which to help a family, the next question is how to get the necessary money. The aim of every Charity Organisation Committee should be to have no general relief fund, but to raise by special means the sum required for each case, and if we are compelled to have such a fund we should only draw upon it after all other sources have failed. My Committee has just obtained admission for a boy to an orphanage. After considering our statement of the case, the managers accepted him at half the usual charge. To obtain the balance we

communicated with his relations, who, after a considerable amount of correspondence, agreed to pay the yearly amount required all but £2. This the clergy of the parish in which the mother lives consented to guarantee. Towards the entrance fee of £20 we have already received donations from old employers of the boy's father and two societies to whom we represented the case, and have now only about £9 still to raise, which I hope we shall obtain with little difficulty from other charities.

It is not always possible to obtain the money in this way from sources more or less connected with the case. If they fail, appeal is made to 'potential donors.' Many Committees keep what is termed a 'Golden Book.' In this book are entered the names and addresses of all the rich residents, and of people owning property in, or in any way connected with, the district. In Battersea we generally once a year send to all those whose names are in the 'Golden Book' the details of three or four special cases for which money is required, just giving a slight description of the circumstances of the family, the cause of their distress, and the plan on which we propose to help, and stating the amount still required. By this means we have not only succeeded in raising a considerable amount of money from a district which contains but few rich residents, but—what is more important still—we have, I hope, interested many in our work and shown them our methods of assistance.

A FEW ADDITIONAL POINTS.

Time forbids me to enter on the details of office work. I can only mention two or three points. It is essential that one, or at the most two, persons should be responsible for all the office work. He should see that all the cases have been properly written-up, should read and sign all letters that go out of the office. Every new case that comes up should be at once entered in the book specially provided for that purpose, and before the end of the day should be entered in the general index book. Every letter that is written and sent out from the office, however short and however unimportant it may seem to be, should be copied in a copying press and the copy should be attached to the case-papers. The papers will then form a kind of book containing the history of the applicant. Before marking a case off our books as completed, it is well, as a general rule, to wait until we have attained the object with which we took up the case; for example, when sending a man to a convalescent home, or placing a girl in a home to be trained for service, the case should be kept on our books until the man has returned from the convalescent home and has gone back to his employment, or the girl has been trained and fairly started in her first situation. Such a plan it is true increases the number of current cases; on the other hand, there is much more certainty of our keeping in touch with each of them and not forgetting it. All case-papers should be preserved and filed. There are boxes specially made for this purpose which can be procured at a cost of 2s. 6d. a-piece. In some societies it is, I believe, the practice to make an abstract of the case-papers and copy it into a record book. This seems to entail an unnecessary waste of time, and there is a danger of missing out what may be the most important points; also in recurrent cases it is exceedingly awkward to have to refer to half-a-dozen volumes. In conclusion, I would say that anyone who is responsible for the work of a Charity Organisation office must be careful about details, however small and trivial they may seem, for it is on this office management that the value and success of the whole work of the Society very largely depends.

THE EMPLOYMENT OF VOLUNTEERS.

By H. V. TOYNBEE.

A Paper read at the London Charity Organisation Conference 1893.

THE training of volunteers is so nearly allied to their employment that I feel justified in saying a few words on this all-important question before entering upon details as to how they can be employed in connection with a Charity Organisation Society. From its earliest days the London Society has laid great stress upon the need for trained workers, and it has had no small share in influencing public opinion in this direction. The difficulties, however, are still very great—first, of persuading the workers that any training is essential, and then, of enabling them to obtain it. Though there are other agencies through which a thorough insight into the best methods of work may be had, my remarks must of necessity be confined to the opportunities which a Charity Organisation Society affords to those desirous of learning.

The first impulse of very many, when beginning to work, is to go at once to one of the poorest districts, so as to see the worst that there is to be seen. This, I think, is a great mistake. It is apt to lead to very exaggerated ideas as to the extent and difficulties of the problem, and, further, implies a craving for sensation—a most dangerous element to import into our relations with the poor. It would be far better to gain experience in some fairly well-to-do district, or among cases of a hopeful kind, and then, if need be, to attempt the problems of greater difficulty.

Then, again, the giving of relief will probably be the most attractive work to the beginner. The less, however, novices have to do with the relief of poverty the better. It is so very easy to give, and to make that appear the one thing essential, while other and far more important points may be lost sight of. It was Edward Denison who said, years ago, when alluding to the difficulties of East-End work among the poor, “Lend them your brains, but give them no money, except what you sink in educational undertakings.” Money, and not brains, is still too often thought to be all that the poor require of us. It is only too common to hear such a remark as the following:—“What a pity it is that so-and-so has gone off to work amongst the poor; he (or she) is so clever and knows so much, and anybody can give relief.” As long as it is possible for such a thing to be said, it is the first duty of those who have the training of volunteers to impress upon them the need of study.

There are people, I know, who are quite impatient with the idea that it is necessary to be acquainted with the history of the social questions which face us to-day, and who consider it absurd to probe into the past, as long as there are families going unrelieved in the present. They find book-work very dull, and desire to be brought into contact with actual cases of poverty and distress. I would not go so far as to say that the volunteer is for months to do nothing but study. But, unquestionably, study should proceed alongside of practical work, and the more time devoted to the former the better.

The London Charity Organisation Society is able to supply much information concerning the literature which would be most useful to volunteers, and they will be saved both time and trouble by referring to the catalogue of

the library belonging to the Council. For years a collection of books and pamphlets on all kinds of social and charitable questions has been accumulated, which is quite unique in its way. The Council has also published books of reference, reports, and very numerous pamphlets on special branches of work, which will be found of great value. I would especially mention 'How to Help Cases of Distress,' which gives a summary of the powers of most of the public bodies whose action affects the poor, and suggests methods for dealing with nearly every imaginable case which a worker is likely to come across.

There are one or two subjects with which an intimate knowledge on the part of volunteers is much to be desired. Pre-eminent among these is the Poor-law, which too many are disposed to treat as an institution with which they have no concern. After a very brief acquaintance with case-work, however, it is soon discovered that the Poor-law has to be reckoned with, and the wisest course is to find out what are its powers and how they can be best turned to account. Instead of setting the Poor-law aside, or regarding it as a mark to hurl invectives at—which, I am afraid, is not infrequently the mental attitude of many towards it—it would be far better to ascertain exactly what the Guardians can and cannot do, and the reasons why certain forms of relief are withheld, or are limited to certain cases. It is really surprising to find how little people know as to the extent of the powers possessed by Guardians. Some of the most perplexing cases can often be only dealt with satisfactorily by making use of the provisions of the Poor-law.

Then some knowledge of sanitation and the Public Health Acts is very essential. A frequent cause of illness and consequent distress is the neglect of sanitary precautions, or some defect which might be remedied if the Vestry or Board of Works had their notice drawn to it. This is not attractive work, but I doubt if any is of greater importance, and it ought to receive at least as much attention as the temperance question, for instance, with which it is indeed closely connected. Hitherto this work has been much neglected, as those can testify who have ever attempted to rouse the interest of district visitors in it. It would be a great point gained if drains could be made to rank before doles.

A general acquaintance with the working of the various charitable and provident agencies should also form part of the education of the worker. It may be necessary in some cases to recommend a benefit society or convalescent home, but unless a sound club or a suitable home can be suggested, it is quite possible that more harm than good may be done by such advice. There are also charities for those afflicted in special ways—the crippled, the blind, and the deaf and dumb—which the volunteer worker will constantly meet with, and it is very necessary to be able to advise as to the best institution for the particular case. The poor, as a rule, know little about charitable institutions, and often waste, in collecting votes or 'letters,' time and money which a word of caution or counsel might have spared them.

I would urge, then, that there should be systematic study of these various questions, and that the volunteer should be keenly alive to all that goes on in the charitable world, and discuss and compare notes with others as much as possible. How many mistakes might be avoided if people would but realise that others have gone before them whose experience would be found of untold value to their work. In order to become a doctor a man must study medicine, and to become a barrister a knowledge of law is necessary, and it is not obvious why an exception should be made in favour of the charitable worker, who has to deal with problems as difficult as ever perplexed doctor or lawyer. Indeed, one might say they

were almost *more* difficult; for the doctor and lawyer only deal with one aspect of life, while by those who give their time to the service of the poor nothing which touches the life of the vast majority of the community can safely be disregarded.

Here, in London, the experiment has been tried of delivering a course of lectures on charitable questions, and it is much to be desired that the example should be followed at other centres. If the standard of work can by such means be effectually raised, it may be that, in time, no one will venture to take up work for the poor who has not qualified for it by regular study.

Turning now to the practical work of a Charity Organisation Society, I hope to be able to show what a large and varied field for work it offers to those who come to it in search of employment. It would, I think, be hard to find any other society which affords similar opportunities, and it ought not to be difficult to supply any number of volunteers, however diverse their tastes and inclinations, with employment to their liking. Before proceeding to describe some of the ways in which the services of volunteers may be utilised, there is one point to which it seems to me very essential that allusion should be made, and it is intimately connected with the question under discussion. It is not the smallest use to talk about the training and employment of volunteer workers unless we have a suitable office to invite them to. This is a matter which is apt to be lost sight of, and, I think, may partly account for the difficulty sometimes experienced in obtaining the assistance of workers.

The office should be, if possible, in some central spot, easily accessible and not hidden away in a back street. Then as to rooms, the minimum number should be three, or better still four. There should be a separate room for the secretary (though it need not be exclusively confined to his use), in which, if necessary, he can see people privately who may call to consult him and talk over cases and other matters. There must also be a room for the agent, which might be utilised as a waiting-room; and finally there should be a good-sized committee-room, large enough to permit of small social meetings being held in it. This could be used by volunteers as well. A fourth room I have found by experience to be very desirable, especially if the workers are numerous and there are many people to be seen. Nothing is more embarrassing than to have insufficient accommodation for the number of workers who offer themselves.

The employment of volunteers may, for the sake of convenience, be divided into two parts, though the one is so essential to the other that there is no real division when it comes to practical work. There is first the work directly connected with the cases, such as taking down applications, visiting, letter-writing, &c., and there is also the propagandist and more general work of a semi-public character. I will deal first with the case-work, which forms the basis upon which most of what is done by the Charity Organisation Society is built up. Some judgment is required to find out what work is best fitted for the particular volunteer. What one may find attractive another may regard as very dull, and if you value your volunteers and wish to really interest them, it is worth while to take some trouble to give them the work they care for. One lady, I well remember, said she would rather walk a mile than write a letter. Naturally she was not asked to write letters, but to walk a good deal. First impressions go a long way, and I believe workers are sometimes discouraged by making their acquaintance with the Society at a committee meeting, which is apt at times to be just a little formidable, and I do not think, as a rule, is very attractive to new-comers. It would be preferable to allow volunteers to come to the office once or twice first to ascertain something

about the work, and to hear cases and matters of principle discussed informally, before attending a regular meeting. In this way points may be explained, and difficulties made clear, which it would be quite impossible to deal with at most committee meetings.

The office work is capable of employing a large staff of volunteers, though the following does not pretend to be an exhaustive list of the different directions in which their services can be turned to account.

The first and, perhaps, most important step in dealing with an application for help is to obtain a full and accurate statement of the cause of distress, and the manner in which it seems possible to restore the family to self-support. This often takes a very long time, and is work eminently fitted for volunteers who have leisure and are not obliged to hurry because other work remains to be done, as would often be the case with the secretary. Very much depends upon how an application is first taken down, and half-an-hour or even three-quarters is often requisite in order to get to the bottom of a difficult case. If this is done in the first instance, much unnecessary trouble and delay can frequently be saved both to the committee and the applicant. This naturally requires some experience, and to take down cases well one must have considerable tact and an inexhaustible supply of patience. Not long ago I heard of a lady spending nearly a whole afternoon in extracting a sufficient statement of her circumstances from an old lady of defective memory. At last, in despair, she resorted to plying the old lady with chocolates as well as questions, and this appears to have acted as a wonderful aid to memory in her case. With us the interviewing of applicants is being more and more left in the hands of volunteers, and, when once the preliminaries are mastered, there is no part of our work which is to be compared with it for interest, and the insight it gives into the lives of the poor. Volumes of biography, abounding in interest, might be written from the materials contained in the case-papers stowed away in the offices of the Society.

Another branch of work is to be found in the correspondence. This in a busy office is usually very heavy, and for those who like letter-writing there is ample employment in writing to references, drawing up reports, and sending out appeals. In some cases half-a-dozen or more inquiries may have to be written, and if the applications are numerous one or two volunteers can be kept pretty fully occupied in this manner. Any who may have a literary turn will find occupation in writing annual reports, special appeals, explanatory leaflets, and notes for the *Charity Organisation Review*.

Then there are the accounts, which require a certain amount of regular attention to keep them in proper order. Although not generally supposed to be popular, this work appears to be attractive to some, who even prefer it to anything else.

Visiting applicants in their homes, seeing references, employers, and others, affords a pleasant variety after, say, a morning's case-taking and correspondence. Here the need for volunteer help becomes very apparent. However efficient the inquiry officer may be, it must be recognised that there are cases which should not be left in his hands, and some which a lady alone can deal with satisfactorily. Sometimes it happens that the inquiry officer is almost the only person who visits for a committee, which must have a bad effect and convey the impression that very little personal interest is taken in the work.

This official treatment of distress is recognised as wrong by our Society, and there are committees who now make it a rule that the home should always be visited by a volunteer. Though this practice may not be capable of universal adoption, yet wherever it can be carried out it certainly adds

greatly to the experience of the workers, and enables them to form a much better judgment of the case as a whole, for the condition and surroundings of the home are among some of the best indications of character.

Then it is frequently very desirable that an employer should be seen by a gentleman, who will probably receive more attention than the inquiry officer. He may also have a chance of putting in a word about the general work of the Society, which may, perhaps, pave the way for a call later on from the collector.

There are, again, special cases to which volunteers can be attached with great advantage. Chief among these are the old pensioners whose allowances have to be left at their homes each week. Very pleasant these visits become, and delightful relations are often thus established between the almoners and the pensioners, who quite look forward to a chat at the weekly visit, and are very ready to show their gratitude with their little offerings, sometimes of articles made by themselves. The almoner will find many little ways of adding to the comfort and happiness of the old people. By giving a few flowers or a newspaper, lending a book, or arranging for an occasional day in the country, the visitor will make a vast difference in their lives, especially in the case of those who are solitary and friendless. Above all, they will probably like to hear something about the life, family, and holiday doings of their visitor. This is work which does not require any particular skill, and can be undertaken by almost anyone, though even here care is needed to report any change in the circumstances of the pensioner, such as illness, when it may be necessary to give extra help for a time. Or the almoner may learn that a legacy has fallen in, thus doing away with the need for a pension, as in the case of an old lady who lately had £100 unexpectedly left to her. One strong reason for undertaking pension cases is the excellent first training they afford to inexperienced visitors. Many of our most efficient workers began with the care of the old folk.

In cases of loans, or where money has to be collected for some specific purpose, it is at times very helpful to be able to ask a visitor to call for the money. It will probably be more regularly paid, and an opportunity is given to lay stress upon the advantages of saving and putting by, when the original need for doing so is past. Indirect help of this kind is often the most valuable, and is likely to have a far more lasting effect than very much that is being attempted in these days to remedy distress.

Then there are emigration, convalescent, and surgical cases, and also crippled and imbecile cases, which require a great deal of special attention and knowledge in the way of providing outfits, seeing that the instruments are worn, obtaining admission into suitable institutions, and so on. All this, and much more which it is impossible to set down on paper, is always going on in an office, and can be at once extended if the requisite help is forthcoming.

Perhaps the best way of showing the advantages of volunteer help will be to describe some actual cases in which this help has been called in. The cases speak for themselves, and it will, I think, be seen how very difficult it would have been to deal with them at all without the active co-operation of several workers.

The first case is that of a woman who had written a begging letter to an old mistress, in whose service she had been many years ago. Her plea was that she had been left a widow with two delicate daughters to support, and she asked for help to stock a small shop. On the face of it this appeared to be a very difficult case to help. The applicant had apparently no knowledge of business, and the small shop—which all widows seem to think they have a gift for managing—was out of the question. The first

order of the Committee was, 'Give temporary help, see applicant and try and strike out some plan for the future.' The result of a long interview which an experienced volunteer had with the applicant made it clear that the best course was for her to go again into service, of which she had had considerable experience, to place her elder daughter, who was consumptive, in a hospital or home, and the younger one in a school, the mother contributing towards her support. These suggestions met with approval, and temporary help was continued while medical opinions were procured as to the daughters' health, and inquiries made about suitable institutions for them. Through a member of Committee a good place was found for the mother in the country, and after much correspondence a vacancy was secured for the elder girl in a free Home for the Consumptive, where it is just possible she may be kept permanently. Then admission was obtained for the younger girl into an orphanage at Bournemouth, her mother agreeing to pay 4s. a week for her maintenance there. Nearly all the many arrangements in this case were left in the hands of volunteers, and I do not hesitate to say that without their invaluable aid it could never have been brought to such a satisfactory conclusion. Indeed, I doubt if it could have been undertaken at all. No secretary, with the general business of an office to look after and fresh applications coming in daily, could have spared the time for the many interviews and visits which were necessary. Nor could he, without help, have got through all the letters—thirty-nine in number—which had to be written before the case was finally disposed of. As an instance of the many little kindly acts which result from the friendly intercourse between the workers and the applicants, I may mention that a lady was good enough to lend her own fur cloak to the consumptive daughter to travel in, in order that she might avoid the risk of a chill. It is, perhaps, worth nothing that the whole of the temporary help, clothes and fares amounting to several pounds, apart from a sum paid by the mother out of her wages, was supplied by the lady who first sent the case.

In the second case, a woman, whose husband had been many years in an asylum, had tried the small shop, and was struggling to make both ends meet with the help of an occasional day's charring. Her earnings were very precarious, and her great anxiety was to find suitable employment for the eldest of her three children, a lad of fifteen. It seemed that he had some taste for engineering, and the Committee at once made inquiries to see if he could be apprenticed to a firm of engineers; after a few weeks a good opening was found for him. As he received no wages at first, a small allowance was obtained for his mother to tide her over the period. She then determined to give up the shop, which was hardly bringing in anything at all, and to move into a district nearer to her son's work, to save expense. It, of course, followed that her case had to be handed over to another committee, but this made no difference in the policy pursued. Her prospects seemed far from bright. She had no friends where she had gone to, and she moreover foolishly burdened herself with a house, and was dependent upon what she could make by letting lodgings and daily work. Not unnaturally, then, she was in low spirits and very hopeless as to the future when she moved into this new home. Here was a case to test the value of volunteer work, and to see what could be done by means of the unremitting care and watchfulness of skilled visitors. The case was indeed at first regarded as hopeless, but by their aid she was, after a long struggle, finally pulled through and placed in an independent position. First, efforts were made to find her lodgers, which fortunately proved successful. Then a place was procured for her second boy, and temporary help was continued till she was able to get together a connection. Although it only takes a few minutes to describe what was done, it took

many months of constant visiting to inspire her with sufficient energy and spirit, as she had evidently lost heart, and would have sunk into hopeless poverty if she had not had a friend at hand to encourage and help her in times of difficulty. She was visited no less than twenty-eight times, and was seen altogether on sixty-one occasions either at the office or in her own home. Without the help of volunteers it would have been quite impossible to have done all this, and but for their assistance another would probably have been added to the list of unhelpable cases. The one sure way to reduce the number of such cases is to have the aid of a body of really capable visitors, who will take charge of them and not let them drop till every possible means of rendering assistance has been exhausted.

Necessary as the help of volunteers is in connection with the cases, it is certainly not less so in relation to the more general work outside the office. If a Charity Organisation Committee means to make itself a real power in the district, it must extend its efforts beyond case-work. The more a committee can identify itself with all sound movements for bettering the lot of the poor, the greater will its influence become, and the more likely will people be to rally round and support it, instead of holding aloof from it. If it is once recognised that the committee is prepared to encourage any attempts to promote thrift, improve sanitary conditions, and provide better opportunities for education and recreation, friends will soon be made of enemies, and it will become the custom to turn to the committee for help and advice in all such matters.

Another good reason why this kind of work should not be neglected is that it all tends to keep people from falling into distress, and surely it is more satisfactory to strike at the root and remove the causes of poverty, than to step in when mischief has been done which it may be too late to remedy.

As Guardians, Vestrymen, members of Local Charities, Benefit and Trade Societies, volunteers can in various ways strengthen the hands of the committee and assist in spreading its principles. It is hardly necessary to say much as to the advantages to be derived from representatives serving on Boards of Guardians; they must be well known to all here, and no committee ought to rest content till it has secured the election on the Board of at least one member favourable to its views. Many workers for the Charity Organisation Society are now Guardians, and have done much to improve the relations between the two bodies, and to secure a more enlightened administration of the Poor-law. This is especially so in regard to outdoor relief, which in some districts has been greatly reduced through the influence of those representing the Society. There are many other reasons why the work of Guardians should form one of the natural outlets for the energies of volunteers, and the first to which a committee should turn its attention.

As vestrymen, members of the Society can exert their vigilance in seeing that the Sanitary Acts are carried into effect, and that opportunities are taken to provide open spaces and recreation grounds. They can also raise their voices against the attempt now being made in some quarters to throw upon the Vestries what is no part of their duty, the responsibility of providing work for the unemployed—a course which is calculated to lead to very mischievous results. The endowed charities, too, are frequently to a large extent in the hands of the Vestries, and there is generally room for the introduction of better methods in their management, methods which are at the same time more in accordance with the ideas of the Society.

Again, as members of Local Charities, Parochial Relief Committees, and the like, volunteers can with tact and judgment often bring about reforms and improve the quality of the work done. Personal representation is the

most effective way of getting into touch with local agencies, and if once a footing is established the Society's power for good will be largely augmented.

Workers with special gifts, say for music, wood-carving, or other handicrafts, by helping such institutions as the Kyrle Society, or forming small musical societies or classes in connection with the Home Arts and Industries Association, can appreciably assist in brightening and making more interesting the lives of the poorer inhabitants of a district. One such musical society started some years ago by a Charity Organisation Committee has for many winters given concerts in different parts of London which have been highly approved of.

There is also valuable work to be done in the collection of savings, to which attention has of late been more particularly directed. By means of visitors who will undertake to call regularly each week on a certain number of families, considerable sums have been collected which otherwise would never have been saved at all. A stimulus is thus given to thrift, and those who have been induced to save in this way may, after a time, open accounts at the Post Office for themselves.

On these visits a word may also be said as to the advantages of joining Friendly Societies, and advice may be given about investments, which seems to be most necessary, seeing how often the poor lose the savings of years through putting them into unsound concerns.

And, lastly, if volunteers will themselves join Friendly Societies and Working Men's Co-operative Societies, and take a practical interest in their management, I feel convinced that the prejudice which exists now in the minds of some of their members against the Charity Organisation Society will rapidly disappear. It often happens that the prejudice arises solely from ignorance as to what the Society is really doing, and if that can be removed it will be found that working men will gladly join the Society and work for it. I know of one member of a Friendly Society in particular who was by no means a friendly critic, but, after joining the local committee, he becomes a staunch supporter of the Society, and has more than once spoken on its behalf. He has also made inquiries for the committee, acted as almoner, and even obtained help from a Philanthropic Society, to which he belonged, for cases recommended to him. Working men ought to be our natural allies, and it would be a distinct advantage if it could be so arranged that they should serve, as a matter of course, upon every Charity Organisation Committee. Their advice in dealing with out-of-work cases, their knowledge of the ways and resources of the poor, of the rates of wages and other matters, would undoubtedly be found of the greatest utility.

Even this slight sketch of the part played by volunteers in the work of charity organisation will, I trust, have made it clear that there is a very wide scope for their energies in very many directions, and the more the societies expand and develop, the greater will the necessity become for an ever-increasing body of trained helpers. In their hands the future of the Charity Organisation Societies largely rests. Without their aid little or no progress is possible, but, with the increased zeal and devotion infused by them into the movement, the possibilities of what may be accomplished are practically unlimited.

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THE EVILS OF A LAX SYSTEM OF OUTDOOR RELIEF.

By MISS S. LONSDALE.

A Paper read at the Cheltenham Charity Organisation Conference 1895.

I HAVE been asked to write something about the evils of outdoor relief, for the reason, I believe, that I am a Provincial C.O.S. Secretary, and a Guardian of the Poor of my Union. This Union is chiefly rural, but includes two small towns containing together about 11,000 inhabitants, the whole population of the Union being a little over 40,000. The Guardians give something like £4,000 a year in outdoor relief, and after watching pretty closely I am firmly convinced that at least £3,000 a year is a good deal worse than wasted, and that by degrees (of course not all at once) that £4,000 a year might be saved without anybody being a penny the worse, while a good many people would be many pounds the better.

I am not, however, going to bore you with figures and arguments about the cheapness of an indoor relief policy. You know, or can very easily find out, all about the Bradfield Union, where in twenty years the annual expenditure was reduced from £11,000 to £2,275, and the number of paupers went down from 1,258 to 136, just because the Guardians said, 'No more outdoor relief'; and you probably know that wherever the Guardians have had the courage to apply the Workhouse Test, similar results have followed. Anyone who takes the trouble to study the figures fairly must be satisfied that outdoor relief isn't cheap, whatever else it may be. But I hope, if it were right that public money should be spent thus, we should pay our heavy poor-rates as good citizens with a good grace. I confess, however, that I pay my small share very sulkily, because my chief objection to outdoor relief is not that it is extravagant, but that it is very cruel, and cruel, moreover, to several classes of persons who demand very tender treatment at the hands of their fellow countrymen. I am not going to sail under false colours, but will confess at the outset that I am a convert. At one time I honestly believed that outdoor relief was a boon and a blessing to the poor, that the more there was of it the better, and that Guardians who wouldn't give it couldn't possibly act from any but hard-hearted, stingy motives.

About twelve years ago (before I was a Guardian or belonged to the C.O.S. or knew anything about the Poor-law or Charity, and indeed when I was altogether in a blissful state of ignorance) a very respectable young widow who had been left with three little children asked me to do her a favour. It appeared that on her husband's death this young woman had made up her mind to come and live with her father in Lichfield, her settlement being in a Yorkshire union. She had been in receipt of outdoor relief while in Yorkshire, and this was continued for some weeks after she had left her old home, and was paid to her by the Yorkshire Board through the Lichfield Guardians. But whether the Yorkshire Guardians got tired of this or whether they had changed their policy, I do not know; anyhow they intimated to the Lichfield Board that Mrs. D.'s outdoor relief would stop.

I cordially agreed with Mrs. D. that those Yorkshire Guardians were a set of hard-hearted monsters, and I at once got a letter written by a kind Lichfield Guardian to the Yorkshire Board, pointing out that Mrs. D. was a respectable, hard-working woman, who was struggling bravely to support her three little children and that it would be a shocking thing to force her and her family into the workhouse, where with the additional expense of removal they would cost the said monsters at least three times as much as the outdoor relief.

Now, will you believe it? In spite of this really affecting appeal to their feelings, the monsters added obstinacy to their other sins, and actually sent a courteous but firm reply to my Guardian friend to the effect 'that they saw no reason to alter their decision with regard to Mrs. D.'

An interval of twelve years elapsed between the 1st and 2nd act of my little Poor-law drama. Mrs. D. (who now cleans our C.O.S. office) and I were having a little friendly talk about her daughter, who has grown up into a nice, tidy young servant. 'Mrs. D.,' I said, 'you remember my trying to get you that outdoor relief when you first came to live here?' 'Oh yes, Miss; you were very kind about it.' 'Well, Mrs. D., you know how angry we both were with the Yorkshire Guardians for refusing it. Now are you glad or sorry you didn't get it?' 'Well, Miss, I'm glad now; I thought it very hard at the time; but you see people knew how I was situated and helped me, and I got plenty of work; and though of course it's been a struggle, I'm glad I did without the parish money, because I see them as gets it in our street, *and no good seems to come to them*. The children are all in work, and though I've worked hard for them, they're very good to me now.' 'Did you ever seriously think of going into the workhouse, Mrs. D.?' I asked. 'Oh no, Miss; I never would have gone into that place. You see, father was able to help me then.' 'Your father is getting past work now, Mrs. D.; is he going to ask the Guardians for relief?' 'Oh no, Miss; he helped me and my children, and now we're able to help him. No, Miss, we shan't trouble the parish.'

Now, I want you to agree with me that it was a perfect mercy my ignorant meddling met with a snubbing. If I had succeeded in getting that outdoor relief, two and probably three generations would have been pauperised, and honest industry, independence of character and family affection would have been impaired, possibly destroyed.

Having done penance in a white sheet for my youthful follies, I will go on to enumerate what seem to me to be the cruelties of outdoor relief as it is given by an ordinary country Union, and will try to suggest better plans, or 'a more excellent way,' as Canon Bury calls it in his admirable paper, copies of which we are distributing this afternoon.

Cruelty No. 1 is *Inadequacy*. Outdoor relief is cruel because it is generally nothing but a miserable dole. How would you like to live on threepence a day? Could you call it 'living' at all? Yet that is the *average* for each person. Once or twice when two shillings and a loaf or some such horrid little sum has been granted by my own Board to a luckless old man or woman, I have ventured to ask, 'How can the poor old creature possibly live on that?' The answer has been with an indulgent smile, 'Oh! they'll get on *somehow*.' 'Somehow,' I'm afraid, very often means slow starvation. I must say I should like to catch a Guardian of this kind, chain him up, give him two and fourpence halfpenny, and let him try to 'get on somehow' for a week.

No. 2 is *Cruelty to Widows*. By this I don't mean cruelty to pauper widows alone; I mean also cruelty to widows who are not paupers. It is a fact that where outdoor relief is given to widows, women's wages are lowered. It is difficult to account altogether for the terribly low wages of

women in any other way. It stands to reason that a woman who is getting three shillings a week, let us say, from the Guardians, can afford to work for less money than a woman who is getting nothing from them. Even a small number of women in receipt of parish relief can pull down the rate of wages. Mr. Crowder, the Chairman of an East-end Board which has abolished outdoor relief, says the wages of charwomen in the district have risen in consequence.

Cruelty No. 3 is even worse, for it is *Cruelty to Children*. What? Cruelty to children? Yes, I mean what I say, gross cruelty. How many poor little half-starved forms rise up before me as I write these words. Children who should be rosy, fat, merry creatures, but are being brought up on that miserable shilling and loaf. Rickety bones, diseased eyes, feeble limbs, dulled intellects, these are the characteristics of those unhappy children who have lost their father, and are being 'kept' by their widowed mother on a parish allowance. Do you think those half-starved, weakly little creatures are likely to grow up into strong men and women fit for the battle of life, or don't you think they will probably come on the rates in some form or other in after years? How can a widow who has to work hard for her living and is out all day charing attend to four or five children without overtaking her strength? If there are boys, they nearly always get into mischief because there is no one to look after them, and often enough into the Police Court, where if they are lucky the Magistrates send them to an Industrial School.

Cruelty No. 4 is *Cruelty to old Men and Women*. Outdoor relief drives old people into the workhouse. 'Come now,' you may say, 'that won't do. Why, outdoor relief keeps them out of it.' Does it? Well, it is an undoubted fact that where outdoor relief is lavishly given a large proportion of people do not attempt to make any provision for their old age—as why indeed should they? And what is more, their relations quietly neglect the old people and think not unnaturally that if the Guardians like to undertake the duties of children and grandchildren it would be a pity to interfere with their benevolent action. Of course I know the Guardians profess to come down on relations who are legally responsible, but they cannot constrain those who are only morally responsible to do their duty. Outdoor relief, we will say, is granted to Mary Smith, an old widow of 65. The Guardians may or may not hunt up the relations who are legally responsible and make them contribute towards the wretched dole of two shillings and a loaf. The relations who are morally responsible say complacently, 'Oh, Grannie has got parish relief, she don't want for nothing.' But the time comes when Mary Smith, having been a good deal reduced by starvation and some years on two and fourpence halfpenny a week, gets very feeble, and the Relieving Officer represents to the Board that she may fall into the fire, and that if she does there is no one to pick her out. On this a Guardian is pretty sure to say, 'Does she want to come into the house?' 'Oh no,' says the Relieving Officer, 'she says she won't.' 'Well then,' says the Guardian, 'I don't think we ought to break up her home.' However, perhaps the majority don't quite like the idea of letting Mary Smith be burnt to death, so the House is ordered, and she ends her days there, *brought to it by outdoor relief*. This is no imaginary picture; I have seen and heard this sort of thing often enough and have been convinced that if the house had been offered in the first instance, poor old Mary Smith would have been kept by her relations and would never have come into it at all.

Cruelty No. 5 is *Uncertainty*. We often talk about 'cruel uncertainty'; we all of us know the horrors, for instance, of the dentist's waiting-room, but I am quite sure they are as nothing to the tortures of the applicants'

waiting-room in a Union where lavish outdoor relief is given, which is the place where anxious widows learn their doom. So much depends on whether certain Guardians happen to be present at the Board on a particular day or not. Perhaps at one meeting, 'kind-hearted' Guardians will be there, who are quite willing to be generous with other people's money, and will grant outdoor relief freely, while at another meeting a few 'hard-hearted' Guardians may be present, who will ask inconvenient questions about able-bodied children and concealed resources, and will not be satisfied with a wholesale, slap-dash ladling out of shillings and loaves. Then the disappointed would-be paupers go begging round to the 'kind-hearted' absentees, and perhaps at the next Board meeting the relief is granted which had been refused, and refused probably for very excellent reasons. Thus there is often great injustice and unequal dealing, as well as uncertainty, the most persistent and importunate beggars getting their way, while those who don't ask are supposed not to want.

My 6th is a moral cruelty, but none the less a cruelty on that account. *Outdoor Relief teaches, encourages and finally rewards lying.* There are, I am sure, more lies told and acted about outdoor relief than over all the horse-dealing transactions in the United Kingdom. It is usually thought to be absolutely no disgrace to cheat and deceive the Relieving Officer and the Guardians; resources are concealed, able-bodied sons suppressed, and many are the ingenious contrivances and artful tricks resorted to in this 'industry' (as it has been well called), of obtaining outdoor relief. 'At whose door,' asks Mr. Albert Pell, 'does this sin of lying rest?' Not, he declares, at the door of the miserable applicants, but at the door of the Guardians, whose carelessness has tempted these poor creatures to deceive.

The 7th cruelty, and the last that I shall dwell upon, is *Injustice to the smaller Ratepayers*, some of whom are not so well-to-do as the paupers they have to maintain. This winter, the Guardians of the St. Olave's Union in South London, who pledged themselves at the election in December last to give large outdoor relief, have been faithful to their election promises, and their efforts at pauperising their Union have met with unprecedented success. It is really surprising how much, and in how short a time, one Board of Guardians can achieve when it really sets to work in earnest. Loafers have been attracted not only from every part of London but from the country, the number of paupers has been increased by thousands, while the rates will go up to at least 8s. 4d. in the pound, probably more. What wonder that the ratepayers who can afford to move are leaving the district, while those who for various reasons cannot fly from this scene of pillage have to make up their minds to sit still to be robbed and possibly ruined.

Please do not suppose that I have exhausted the cruelties of outdoor relief. Is not destruction of thrift a cruelty? Is not discouragement to friendly societies a grievous injury to the working classes? Is not the weakening of family ties a cruelty? Is not the manufacture of paupers a cruelty, undermining as it does the prosperity of the nation and destroying all that is best and worthiest in our national character? But no twenty-minutes paper can deal with such large questions as these. I must hasten on to the second part of my subject.

You may very fairly say, 'It's all very well to abuse outdoor relief, but pray what do you suggest shall take its place?'

We will take the case of the old people first. Some years ago the Guardians of an East-end Union woke up to the painful fact that their old people were being starved on that wretched threepence a day, so they agreed that all their old outdoor paupers were to have a shilling a day. Seven shillings a week is £18. 4s. a year, therefore those Guardians asked

a great many questions and were very particular about the characters of the old men and women to whom this allowance was made. Of course the result was that the list of respectable old outdoor paupers became small by degrees and beautifully less, until it occurred to the Guardians that the few who remained were really proper objects of charity, and charity accordingly came to the rescue and took those old paupers off the rates altogether. 'But,' you may say, 'that's all very well in a town; how about the country?' Well, Mr. Albert Pell was till this year a member of the Brixworth Board of Guardians, which abolished outdoor relief twenty years ago; he said to the squires and larger ratepayers, 'You know your Poor-rate used to be twenty-four pence in the pound; now it's only four-pence; you can afford to keep the very few old people who are proper objects of charity,' and he adds, 'we find that argument very effectual.'

Then where there is a C.O.S., surely it ought to be possible to get pensions together for the best among your old people. Relations, old employers, clergy and charitable people should club together to help the best cases. But even where there is no system of organised charity, the old people don't come into the workhouse because outdoor relief is done away with. At Bradfield there were 259 paupers in the workhouse in 1871, but only 110 in 1892, so you see stopping outdoor relief hasn't driven in the old people, although they are far better treated in workhouses now than they were twenty years ago. In spite of Mr. Chamberlain, the Commission on the Aged Poor has knocked the bottom out of the fallacy that a large number of respectable people end their days in the workhouse. I say with Canon Bury, 'Go and look for yourselves.' I can only think of one old person in my own workhouse to whom the life may be a hardship, and I think if you could talk to her you would not find her unhappy. The old people have many little privileges and comforts, and they thoroughly enjoy the gossip of the place.

I should like to ask those of you who come across poor, helpless old people with no one to care for them, not to do anything to keep them out of the workhouse. I can imagine no sadder end to life than slow, solitary starvation in a dirty hovel. Yet there are such cases in out-lying hamlets and villages as well as in our large towns. Surely these poor creatures would be better off in a bright, clean, warm Infirm Ward, and when the very real agony of the actual 'going in' is over, they settle down and are happy and comfortable, for all anxiety as to their future is at an end.

Now for the widows and children. 'What! You want to drive them into the workhouse?' I think I hear an advocate of outdoor relief say. No; most certainly not. At Bradfield there are one widow and eleven children in the workhouse, and that one widow is a person of bad character, or she wouldn't be there.

It is really the best plan for the Guardians to take a certain number of children off the mother's hands, and to send them to a Poor-law school, leaving her with two children to bring up. Of course it is hard to separate mother and children. There is, unhappily, a great deal that is hard in almost every widow's lot; but the future of the children should be the first consideration, and a really unselfish mother will admit this. We all know that a mother is, generally speaking, the only proper person to bring up her children: but is it likely that a tired-out charwoman returning late at night to her home after a hard day's work should be able to do a mother's part by her boys and girls? Will not the mother be absorbed in the breadwinner? Then too you will often find mothers who will move heaven and earth to get their children taken into orphanages or charitable asylums, and certainly many of these institutions are nothing

like, as well managed as a good Poor-law school, and do not offer half its advantages. Some of the mothers are beginning to find this out for themselves. It is really far better for boys to be sent to a school where they will learn a trade, so that they may be less likely in after years to join the army of the unemployed, or if they have a taste for the sea they can be sent to a training ship. Boys in other ranks of life are sent to school as a matter of course; why shouldn't these little fellows (who, remember, have no father to control them at home) go too? Relations will often take a child or two off the mother's hands.

Then when a widow has been relieved of part of her heavy burden, charity can step in and help to make her self-supporting. I do not mean by this that she should have an indefinite weekly allowance, which is just as bad in its effects as outdoor relief, but that a lump sum should be carefully laid out in training or in tools. For instance, a young widow can be taught nursing, dressmaking, or tailoring, if she has capabilities and if there seems to be a fair prospect of employment; or she may have learnt and followed a trade before her marriage, which, with a little help and good advice she may take up again.

I have dealt with the two classes which it must be allowed are the hardest to save from the Poor-law. But among the respectable poor there are many other persons who easily drift into pauperism from purely temporary causes, such as illness or accident. Surely judicious, thoughtful, sympathetic charity should be able to prevent these people from going near the Relieving Officer.

But perhaps it may be said, 'The poor like outdoor relief.' Yes, they do, and plenty of other things that are bad for them. Some like too much to drink, some like doles and shilling grocery tickets, some prefer a dirty home to a clean cottage. But is that any reason why these tastes should be acquired, encouraged, and indulged? I was glad to see not long ago that Mr. John Burns had been warning a meeting of working people against outdoor relief, and telling them plainly what a curse it was to them.

I will end this paper with two quotations. The first is from the *Times* newspaper of a few weeks back: 'No greater misfortune could possibly befall the country than that a large number of Members of Parliament should be returned pledged to abolish workhouses and to the granting of universal outdoor relief. This is a bait greedily swallowed by the agricultural labourers, who, in their ignorance, have no qualms as to the wisdom of a change which tends to destroy the independence of the working classes and to lower wages.'

The second quotation is from Mr. C. S. Loch: 'In the next few years it will be seen whether the Poor-law will be so administered as to prevent pauperism, or whether it is to become once more merely an ill-administered relief association, maintained out of the rates, to cheat distress with doles and to degrade the poor into paupers.'

Impatience and want of knowledge are the bane of this generation. They too often lead to hasty, mischievous changes, miscalled 'reforms,' for, as Goethe said, 'There is nothing so dangerous as ignorance with spurs on.'

CHARITY ORGANISATION SOCIETY,
15 Buckingham Street, Strand, W.C.

THE COST OF GOOD WORK.

By J. W. PENNYMAN.

A Paper read at the Cheltenham Charity Organisation Conference 1895.

How shall we estimate the cost of good work—the price that must be paid for it in money, in time, in effort, in intelligence? To do this we shall have to realise what is meant by good work, and to consider the special needs of our locality.

Our critics commonly mistake our purpose, and apply a rough-and-ready rule which is utterly misleading. They compare the amount spent on general purposes with that which is given in relief. But the object of a Charity Organisation Society is not to dispense relief. We say that the great need of the time is not more relief, but a better distribution of that which is already given. If this be true, it follows that the very best expenditure is that which goes to secure this better distribution. Nothing is more truly given to the poor, because it is this that meets their greatest need.

And the form of such expenditure must vary according to the local circumstances. I find one Society spending £193 on general purposes and £1,030 on relief, and another spending £229 on general purposes and only £140 on relief. ‘Shocking,’ says our critic, ‘is this latter case; it costs £1 to give away 13s.’ But no; the objects of this Association are to investigate cases and bring about co-operation between charities, and the relief given is only a minor item by the way. Both these Societies are doing most useful work. A third Society pays £114 for its office and gives nothing whatever in relief; but it has investigated 485 cases, of which only 71 were fit for help, and those were helped by private donors; in the rest misguided almsgiving was prevented, and 307 reports were issued. Contrast with this a small Association which spends only £10 on the work of inquiry, and gives away £207 in food, fuel, and shillings. This would please our critic, but is it Charity Organisation at all? Is it not the very kind of aimless distribution which Organised Charity would seek to prevent.

Our critics, it seems, will help us little; we must find another rule than theirs to measure the value of our work. Surely the true standard is that of success or failure in carrying out the objects we have set before us. First, efficiency, and only in the second place, economy. We are justified in spending, we are bound to spend, whatever is necessary to improve our work.

One essential condition of good work (except in the smallest places) is to have a good office to do it in. There must be room for applicants to be seen privately, and more than one at a time, so that they need not be kept waiting; and the place must be pleasant for helpers to come and sit and work for us. Space is the first requirement; and next to that suitable furniture, stationery, and appliances of every kind that will tend to speed and thoroughness and accuracy in work. Even such minor comforts as will make a place look attractive instead of the reverse are well worth their cost; they will make our applicants at home, and help to bring us workers. A central position is also needed. Large rooms and a good position mean a higher rent. Let us not grudge it. The money is well spent, and spent

most truly on the poor; it would not be well spent if we gave it to them without first providing ourselves with the means of dealing suitably with their applications. Many a Committee is hopelessly hampered in its task, and incapable of making progress, simply because it will not spend boldly on machinery. Some of the worst Societies we know are those that pride themselves on keeping expenses down. Surely in this age and in this country we shall not find it hard to persuade any man of sense that no business can thrive if you starve the management?

There is yet another form of expenditure which is thoroughly justified by the results, though it may seem at first sight to be chiefly for our own advantage. The cost of subscribing to a Conference like this, where we may discuss our difficulties, enjoy the society of fellow-workers, and enlarge our ideas; the cost of railway journeys to visit neighbouring Societies; the purchase of books, and things useful or even ornamental for our office—everything that really tends to brighten and encourage us, and so make our work more happy and hopeful, is an indirect but most real donation to the poor.

So much for mere office expenses. But what of the workman who is worthy of his hire? What of the cost which cannot be estimated in figures, the cost in personal effort to those who undertake this work?

Few Societies are able to dispense altogether with paid service. All London Committees and nearly all country Societies have an Agent or Inquiry Officer, and I am sure we thoroughly appreciate the value of an experienced man of this kind, and we are very glad to see him at these Conferences. He is trustworthy, and always on the spot; his knowledge of the poor is often far greater than that of any member of the Committee; and his industry is a standing rebuke to most of us. But just because of his many virtues there is a danger of putting too much upon him. The Agent is, after all, a subordinate, and he ought not to be, as he sometimes is, the whole Society. There is need of his services, and there is need of other services which he is not qualified by his position to perform. We must have also one or more superior officers who can give sufficient time and ability to the direction and extension of the work. In my own office we have a salaried Secretary. She is bound to be always there during office hours. But she is hardly ever there alone. There are always a number of people in and out: ladies going to visit an applicant's home, getting money to take to a pensioner, going to see an invalid and arrange about the journey to a Convalescent Home, returning to report results of visits; others sitting in the office to write letters and interview applicants; clergy looking in about cases in their parishes; strangers calling to recommend cases or ask for advice or information; and last, but not least, applicants themselves, whose stories generally want a long and patient attention if one is to get any grip of the case.

I have, on the other hand, seen offices where I imagine there is never anybody to be found but an Inquiry Officer and the applicants. The members of the Committee seem never to come near the office except for the Committee meeting, and indeed in some cases for as little of that as possible; they sometimes have a rota, so as to get off with perhaps eight or ten attendances in the year. Such an office can no doubt be maintained very cheaply.

But, after all, which costs most? Shall we spend even £200 or £300 a year, *if necessary*, to lay a foundation on which we can build up an edifice of voluntary work; or £50 to enable the volunteers to avoid work? In the former case we have a number of people training themselves in the best possible school—learning by personal experience in the homes of the poor, and learning by consultation with others in the office. How different

is the case when all is left to the Agent, with a constantly changing committee sitting once a week to do little more than register his decisions. When this is so the work must fall into a groove, and sometimes, to my knowledge, into the groove of giving every applicant half-a-crown provided he doesn't drink, and if he has an exceptionally good character, three-and-sixpence. If, on the contrary, we develop and enlarge our scope, our members will be free to extend their energies in many directions outside the ordinary routine. They become Guardians, and members of other local institutions, which are thus brought into co-operation with the Committee. They take part, and cause the Society to take part, in all the public life around them.

In London, so clearly have we been convinced of the duty of shirking no expense, that our Council has for many years appointed paid Secretaries to go to the weak places in our many districts and strengthen them. These Secretaries, both ladies and gentlemen, are carefully selected and trained for several months. The district to which they are sent is often in some very unattractive part of London, where there is, perhaps, not a single lady or gentleman residing except the clergy, who already have their hands full; no person of leisure to give time to the work, and few well-to-do people to subscribe; where the Committee has become small and unrepresentative, and has no leading members, and where they can no longer find an Hon. Sec. or volunteer to carry on the work. A truly dreary outlook. But let us see what a Secretary with energy and enterprise can do to justify the cost of sending him there. He will, perhaps, find that he can make more of his Committee and get more work out of them; he will call on all the clergy and ministers who are likely to be well-disposed and get some of them or their curates to attend the Committee; if any are likely not to approve of the C.O.S., he will wait till he gets a good case in such a man's parish, he will call on him about the case, discuss it with him and in all probability, by the mere force of personal contact, modify his views of the Society. He will soon get to know the Relieving Officers and arrange some plan for the interchange of information about applicants. He will try to get on good terms with some of the Guardians. He will go to some of the leading firms or more well-to-do people in the place to ask for a contribution to the case of some one applicant, and, if the ground seems favourable, ask them to attend a meeting of the Committee to see how they do their work, all the time keeping his eyes open to see if there is anybody, such as the wife or daughter of any of the new friends he makes, who will come and do some work in the office, if it is only two hours a week. He will find it a good plan to join the Foresters and other Friendly Societies, and so gain the confidence of the working classes. The result will be that, slowly and with many disappointments and failures, he will gather round him the people who can and will do the work; he will make his Committee representative and the centre of the charity of the district; he will gain the confidence of all—givers, workers, and recipients; and his ultimate aim will be to get so much and such good work done for him by his Committee that he himself will become, not the slave of office routine, but the foreman of a thriving business, the leader and guide of many workers. What about the cost? His salary may be anything up to £250 a year, but his work will be the very making of the Society, and even in a monetary point of view will pay, by bringing in new support. I do not say that every Society should have a paid Secretary, though I think there are some cases where this course would be desirable. In others the need may be fully met by a judicious division of labour. Sometimes we can have such work for nothing, as you have it here in Cheltenham. Then we are fortunate indeed, and our Committee has only the

pleasant task of aiding such a leading spirit, anticipating all her wishes, and furthering her designs of progress. The only point is that, in one way or another, we must get the sort of work done which is done by a salaried Secretary in London.

To my mind the office expenses of a C.O.S. that is doing good work constitute one of the strongest grounds on which it can appeal to the public. People usually adopt an apologetic tone, and set to work to show that such expenses are unavoidable; that they are much to be deplored, but really the work cannot be carried on without them. Can we not rather go boldly to the public and say, 'We ask you to give us money for our general expenses, because a wise outlay of this kind is of the greatest benefit to the poor, the very class you wish to benefit. It enables us to do ten times more work than we could otherwise, and makes that work ten times more effective. It enables us to keep an office open every day, both to applicants and inquirers; to attend at once to every call; to collect and record information. Our official, to whose salary we are asking you to contribute, knows exactly what will suit the case in which you feel an interest; he knows the powers of the Guardians, and what line the present Board will take; he can tell you just the right way to set about your charitable task.'

You will perhaps think that I am advocating heavy expenditure in all cases, but nothing is farther from my thoughts. There are at least three limitations:—first, the work resulting from high expenditure must be of the best; secondly, paid work must only be employed so far as voluntary work of the desired stamp cannot be got, and then it must be used to attract and educate volunteers, not to enable them to be idle and leave all the work to officials; and, thirdly, there is the duty of economy.

To take the last point first, I don't think I need say much about it here. If our Societies showed any tendency to extravagance I should at once protest, but I think our chief danger is to give way to popular criticism and economise too much. To a great extent it is a local matter, and what is mere economy in one place would be extravagant or impossible in another.

The second point is of more importance. No money should be spent in paying for work that can be properly done by volunteers. An office and an agent we must have, if there is any considerable quantity of work to be done; also an Honorary Secretary, even if he can only look in for a few minutes every day, and keep a general control of the work in his hands. But the chief duty of the regular staff is to employ and train volunteers. Many people are willing to come into the office for an hour or two at a fixed time, twice a week, or to give the afternoon before the Committee day to visiting the homes of the applicants. Or an arrangement may be made with the clergy that they or their district visitors shall visit such cases as lie within their districts and report to the Committee. I have been told in a smoky manufacturing town that there are no men with leisure; as soon as they get any leisure they go away and live in pleasanter places. Yes, but meantime those men have wives and sisters and daughters. Will not some of them work in the town? They often do in other places. When I see men and women toiling at the work day after day, as I do in all kinds of districts in London, even living in the East End in order to be on the spot, and then occasionally hear of places in the country where they tell me that no one cares enough for the work to give any help at all beyond a desultory attendance at Committee, I very much wonder whether it is wise for the latter to continue its existence.

After all, the one great condition of the expenditure of money in this, as in all the affairs of life, is that you get your money's worth; in other

words, that you produce really good work. And this costs much more than money. It costs energy, enterprise, thought, patience, devotion to the work. I don't mean that no good can be done unless we devote our whole life to good work. It would be a bad day for the poor if all the rich turned into professional philanthropists and did nothing else. But the idea I want to combat is one that I hope does not prevail in many of our Societies, but that I have seen put into practice in some—the idea that to dispense charity is easy, that you have merely to attend a Committee once a week, hear from your inquiry officer that your applicants are respectable people, and then give them a few shillings, and to go on from year's end to year's end doing nothing more. So easy this. But it is not the way to set about improving the condition of the poor.

This brings me to another element in cost—the cost of training to the individual. Let us once convince ourselves that the work we have to do is highly-skilled work, and we shall not take it up lightly and expect to do it well off-hand. A London Secretary is trained for a period of three to six months, but a Provincial Society will start into being with a set of rules and without even the slightest acquaintance with the elementary details of office-work. Surely it is not too much to ask them to go and see what others are doing first. And in like manner every worker who desires to excel will visit others, and strive to gain the needful knowledge and experience. Nor will he shun the cost of study. The problems of the causes of distress and how to meet them are so complex that if we want to solve them we ought to equip ourselves for the fight with every advantage we can lay hold of. Probably most of us have worked amongst the poor, and gained the personal experience that is one great desideratum. But how much do we read on the subject? How many of us could give any account of the principal schemes that have been tried, and of the measure of success or failure they have met with? I have heard people with funds in their hands to administer come out with some bright idea, some plan that will solve every difficulty, in perfect ignorance of the fact that similar plans have been tried again and again and always failed. On the other hand, how many of us have read, to give an instance, the evidence given before the Parliamentary Committee on the Unemployed? One day in particular appeared the evidence, first of Mr. Mackay, the Hon. Sec. to our St. George's-in-the-East Committee, then of a Chairman of a London Board of Guardians, who spoke of co-operation with the Charity Organisation Society and of objections to their own stoneyard, and then of the Chairman of the St. Olave's Board of Guardians, who have been so prodigal of outdoor relief this winter—all spoke of the results of their experience. Now, surely, if we read such things as these, and think them out in the light of our own work, we shall be all the better equipped next time there is severe distress to meet. Again, the publications of the London Society touch on most of the difficult problems of charity.

Good work costs the trouble of learning all we can on the subject of our work, and of forming definite principles of action, and adhering to them in practice. I asked at one place, "Do you supplement outdoor relief?" and got the answer, "No; we are decidedly against doing so; but when a case comes before us I think we nearly always do it." At another place the policy pursued on the question of doling out half-crowns depended on the composition of the Committee at the moment. I was present at a meeting where the whole current of the decisions changed on the arrival of a member half an hour late. Work, to do any good, must be consistent, and must be based on definite principles.

I shall not say much about the cost of good case-work, in the sense of

paying all that is required to treat cases properly ; but one or two specimens may be given.

I was once present at a meeting of a Committee which that day, a hot summer afternoon, consisted of one man. I remember one application : a man with a wife and large family to support had been, and was likely to remain, too ill to work for some weeks. The Committee of one looked puzzled, and after some thought turned to the Inquiry Officer and said, 'Two-and-sixpence, I suppose?' Here was no cost to the Committee of that day in learning to do his work ; no demand on his skill in finding out whether the man had relations who could help, if only by taking a child off his hands ; whether any of the children could not earn a little, or be started to earn ; or whether it was of use doing anything at all short of sending the father away for three weeks' change of air, and supporting the family till he got back to work ; but there was the cost of half-a-crown wasted, and, what is far worse, of adopting a line of action that could not earn respect for the Society.

Here is a case dealt with elsewhere. An application for a pension for an old couple. On thorough investigation there was not enough evidence of thrift to justify the Committee in raising a pension from charitable sources ; but as a result of this investigation three children gave 3s. a week amongst them, and an old employer 5s. ; the man was found to be an old soldier, and his pension, with arrears, was obtained for him. Thus at the cost of much time and labour and thought, the old couple were placed in a position of independence, without any cost of money to the Society.

We often come across cases, that, if attempted, are bound to be long and heavy, such as the cure of a child with hip disease, the teaching a widow some skilled work, such as ironing, and meantime supporting her family. Does such a case cost more than your funds can afford ? Surely the fact that we deal with such cases thoroughly—and very likely there will be no other institution in the town that does—will bring us friends and funds. People will gradually learn that money given through the Society will do ten times more good than money given to some half-crown dole distributor.

And, after all, it is not so difficult to get the sum required for an expensive case by private appeal. If there are not relations or old employers who can help, go to well-to-do people in the town, subscribers and others, and ask if they will give something to help this particular applicant. Often people whose subscription to a 'Charity' is a guinea, will gladly give much more to help some poor individual human sufferer. Thus, without injuring your funds, you can try this plan, just in one or two cases at first, and you will find that your good work will get known, the money to carry it on will come in, and all that is best in your town will be won over to you and take part in your work.

I have tried to show what good work means, and the price to be paid for it. First, we have to organise ourselves, our offices and staff and intermittent helpers, in view of the special problem set before us. We have to set an example of the highest type of work on the best lines. Thence we proceed to gain the confidence and co-operation of every section of the community.

All steady progress must of course be gradual. We cannot hope to win our way without failures and disappointments. Only let us do all that lieth in us to perfect our work. Let us not fear the cost. Let us give, and ask others to give, whatever may be required in money, in labour, in thought, in perseverance. Above all, let us be content with nothing short of the highest standard, and as time goes on we shall break down every barrier that now forms a limit to the field of our endeavours.

CHARITY ORGANISATION SOCIETY,
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THE WORK OF DISTRICT COMMITTEES.*

It has been thought advisable to call a meeting of members and subscribers to the Society and to explain to them our mode of working. Many send subscriptions because they think the Society is useful in exposing imposture and preventing fraud, or because they think it is careful in the administration of relief, or because they are in accord with its general principles, but of the actual carrying out of the work of a district office they may know but little.

When first the Society was started offices were opened in each Poor-law division of the metropolis, and an agent or some paid official put in charge. There are now thirty-nine offices. The district worked by them in some cases covers so large an area that it may be found necessary to sub-divide them. Gradually there has come a change in the mode of administration. Most offices now have a staff of workers varying in number according to the accessibility of the office and the capacity of the Secretary or Hon. Secretary in setting them to work. Each office still has some paid officers; they bear only a very small proportion to the whole body of workers; but whether paid or unpaid it is essential that the work should be carried on *con amore* and with a certain amount of the 'enthusiasm of humanity.' Without this the constant hearing of tales of distress and sometimes of imposture would produce either depression or callousness to suffering, and work would become mere routine and rule of thumb.

Assuming the staff of workers, what have they to do?

Most offices have some place where applicants can wait, a room where they can be interviewed and tell their story to some one person without being overheard by others, and another room for ordinary business.

By the time the morning's letters have been opened and attended to, there comes a succession of callers. A subscriber, bringing a begging letter he has received, and requesting that inquiries should be made to ascertain whether the story is true or not; the relieving officer, to ask if anything is known of a woman who has applied for relief; a district visitor seeking advice as to how to deal with a case of distress in her district; a curate recommending a case to the Committee. All are listened to and answered so far as circumstances allow.

Meanwhile, in another room, applicants for relief are being seen one by one.

A man comes to ask for a surgical appliance for one of his children. His wages are small and the expenses of his family heavy, so that he can only manage part of the cost. Full particulars are obtained from

¹ A paper read by Miss Pickton, an Hon. Secretary of the Paddington Committee, at a Special Meeting of the Council of the Charity Organisation Society, March 23, 1896.

him as to ages of children, earnings, amount of rent, and whether paid up or not; pawntickets, past addresses, &c., and he is told that inquiries will be made and his case put before the Committee.

Another man asks for general help; says he is out of work, is rather vague as to where he has worked, hesitates to give the names of any persons who have known him.

Next comes a young woman lately left a widow, with four children dependent on her; the money received from her late husband's club all expended in funeral and mourning. She has the idea, common to most women of her class, that a fortune can be made out of a mangle, and, although she admits there are already six in the same street, asks to have one supplied to her.

Next comes a garrulous old lady sent down by the Board of Guardians, to whom she had applied for relief, with the message, 'Before making a pauper of me the gentlemen said I was to come and see you.' She goes back to her early days, and tells, with some pride, of her father, a coal-merchant, 'who would never have demeaned himself to send out cwts. of coals—always by the ton'! But he failed, and she had to earn her living; she had worked hard all her life, and saved over £50. This she had eked out with the little earned by needlework or taking charge of houses, but at seventy-six earning had become impossible. The addresses of relations and old employers are noted, and, after an hour's talk, her story becomes systematised and reduced to paper form.

When the tide of applicants has ceased to flow the necessary letters on each case are written. Other C.O. Committees are asked to inquire at past addresses and of employers in their districts. The clergy are asked for information, and references are verified. Some worker is told off to go to the home of the applicant, see the rent-book, and notice how regularly the rent is paid, whether the pawntickets are of recent date, and what is the condition of the room as to cleanliness. Relations are seen and asked if they can help in the emergency, employers called upon and wages verified, and the relieving officer is asked if he knows the case.

When all particulars have been obtained the case is ready to be put before the Committee.

Each Committee is, as far as possible, representative of all the workers in the district. Upon it should be found ministers of various denominations, guardians, almoners of the Society for the Relief of Distress, representatives of the Metropolitan Association for Befriending Young Servants and of the Invalid Children's Aid Association, and any others interested in the C.O.S. Some Committees have been able to secure the co-operation of members of Friendly Societies, and this has been found most useful, as they can give information with regard to clubs and other matters, which it is often difficult for outsiders to obtain.

Each case is read out to the Committee—first the statement of the applicant, and then all the information which has been accumulated. It used to be the custom at some Committees to allow the applicant to appear before them, but this is now generally given up. It was found to act unfairly, as a nervous person was at a disadvantage, and a glib tongue might influence unduly. It is also quite unnecessary, for, if the case is read out by one who is conversant with every detail, the Committee can see with their mind's eye the person whose case they are discussing.

As every Committee has both men and women on it of various temperaments—some inclined to be very hard upon a fault, others to take a more lenient or sentimental view—each case is pretty sure to be dis-

cussed in all its bearings. A decision is always come to under a strong sense of responsibility, and there are certain definite lines on which it is based, *e.g.* :

1. Parish Relief is not supplemented.
2. Relief, if given, must be adequate and likely to produce permanent benefit.
3. Relations legally and morally liable must give what help they can.

And nothing must be done which could injure the self-respect or diminish the power of self-help on the part of the applicant.

With these rules in view, the surgical instrument applied for is probably granted, on condition that the father contributes part of the cost and at once joins a good benefit club, he having admitted that he had hitherto failed to do so. The Invalid Children's Aid Association is asked to contribute towards the cost and to provide a visitor to see that the instrument is properly adjusted, and to try if anything can be done to brighten the child's life.

The record of the man who wanted general help turns out to be a bad one. Drink and laziness are his besetting faults, which have been fostered by gifts of money and clothes to his family by irresponsible persons. He is severely let alone, in the hope that he will be forced to work.

The widow has laundry work proposed to her instead of the mangle, and is sent for training as an ironer. A relation in the country promises, at our request, to take temporary charge of the children for a small payment; so all that is needed is to guarantee rent and maintenance for a month, until the woman is sufficiently trained to be able to earn her living. The necessary money is promised by the clergyman and the almoner of the Society for the Relief of Distress.

The old lady proves to have many friends and employers who have been in the habit of giving occasional half-crowns and shillings from time to time, and who will be glad to give regularly 6*d.* or 1*s.* a week when they hear that their contributions will go towards the making up of a sum sufficient for her to live upon; a nephew thinks he can manage 6*d.* a week. Altogether 5*s.* is promised, but another 2*s.* has to be raised. The clergyman says that his is too poor a district for him to be able to undertake regular pensions, so the 'Golden Book,' containing the names of those who are willing to be applied to for money, is resorted to. It justifies its name, and the pension is organised. A lady is found to act as almoner to take the money every week, to have a friendly chat, and to report at once any serious illness or change of circumstance.

It is sometimes said that, while we are making our inquiries, the applicant may die of starvation. If a man describes himself as absolutely destitute, and a visit to his home shows him to be so, he is at once referred to the relieving officer. If there is a fairly good home, and there appears to be a chance of setting him on his feet again, it is within the power of the Secretary to give interim relief until the case can be put before the Committee; but this is never given unless absolutely necessary, since, should the case prove an 'unhelpable' one, the money is a mere dole, and, as a general rule, the people who wait till the last moment before applying for help, and so force one's hand, are not the most meritorious.

All this only represents one side of the work of a district office—mere case work. Two kinds of criticism are often urged against us—one from outside, that we are all organisation and no charity; the other from inside, that our 'noses are buried in case work,' and there is no organisation. Since 'case work,' as it is technically called, is so much easier

than organisation, the latter criticism is probably truer than the former; but, if a District Committee is worth anything, it must do a certain amount of propaganda work.

Representatives of local charities can be urged to administer those charities in the most effective way. By establishing friendly relations with Boards of Guardians many may be influenced with a view to getting a sound administration of the Poor-law. The clergy and ministers of different religious denominations may be asked to co-operate and to give their relief only on full knowledge; private donors may be urged to send their begging appeals to be inquired into before responding to them. With a view to spread a knowledge of the work, meetings may be held from time to time on some special subject, such as 'Provident Visiting,' or 'How to meet special winter distress should it come.' Small informal talks also are useful for the benefit of new recruits, or for experienced workers to exchange ideas, and ask advice of each other on difficult points.

But besides this, and most important of all, there must be some two or three members of the Committee regularly attending meetings of the Council and those special meetings at which questions of policy, or other subjects affecting the work of the Society, are discussed. Unless this is done a District Committee is apt to become narrow and self-centred, bounded by its own interests, and imperfectly acquainted with the larger work of the Society.

This is a rough sketch of what a District Committee endeavours to do. What is necessary to carry its wishes into effect?

1. *Enthusiasm*.—This must have for its foundation a strong conviction that the work is worth doing, that the object to be kept in view is to improve the condition of the poor, and to diminish pauperism, and that, in spite of imperfections, the line of action laid down is well adapted to attain that object. If these conditions be fulfilled, enthusiasm need have no limits. It sustains under inevitable disappointments and inspires others. Nothing is so infectious. An office, which may have been dull and lifeless, changes its whole character when an enthusiast appears. New workers are attracted, who in turn are soon influenced by the spirit of the place, and who interest their friends in the Society.

2. *Sympathy*.—In the past the Society has had to vindicate its existence, and to maintain a somewhat combative attitude in the face of opposition. Now it has secured a recognised position, and is able to cultivate the arts of peace. Sympathy of the deepest kind is only possible when it is accompanied by a sense of humour, and that is a natural gift. But, although most people have some sympathy, they often (probably as a protest against gush and sentimentality) try to conceal it. It is this concealment that often leads to the charge against us of hardness and red-tapeism. When a district visitor bursts into the office with a sad tale of distress, if she feels that the man or woman she sees is as sensitive as herself to the pathos of the story, but is able to keep cool, and to discuss with her the practical difficulties in the way of helping, she may not always agree, but she is more likely to come again in like circumstances, than if she is met with the discouraging answer that her case can only be dealt with by the Poor-law.

It takes time to talk matters over in this way; indeed, it has been said that each office needs a 'Conversation Secretary,' but such interviews may lead in the long run to better work in a parish.

An unsympathetic manner to a poor person may often fail to elicit the necessary information, or lead to the withdrawal of the application

altogether, while a refusal, graciously explained, may often be more palatable than assistance coldly rendered.

He that does me good with unmoved face
Does it but half ; he chills me while he aids.
My benefactor—not my brother man.

Relaxation of the muscles of the face need not imply relaxation of principles.

It is sometimes urged that it is not wise to make our offices too attractive. This would be true if we were merely giving doles, but, if the Society's work is being wisely and effectively done, the more attractive the office is the better. An old man was sent to one of our offices by the Guardians, as he appeared suitable for a pension. The usual routine was gone through, and ultimately a pension was organised, the amount not exceeding what he would have had as out-relief had it been granted. He expressed a wish to appear before the Board. The friends of the C.O.S. feared something had gone wrong, but opponents were obliged to admit that there was something in its favour when the old man, addressing the Board, said that he had come to thank them for having sent him to that 'admirable Society ; he had never met with greater kindness or courtesy in the whole course of his life.'

3. *Loyalty to the Central Office.*—This should be the motive power of all our work. We are too apt to think of the Central Office merely as a critical body, and to forget that the object of its criticism is to raise the standard of efficiency, and prevent our becoming mere Relief Societies. Apart from the regular officials the members of the various Central Committees are most of them experienced workers, and, although they may make occasional mistakes, few good District Committees resent their criticism. If we were all thoroughly loyal to the Society as a whole, we should not only welcome the comments from the Central Office, but should be more willing to take hints from each other. If we took the trouble to know more of each other's ways of working, there would doubtless be found many points worthy of our imitation, and we could often help each other greatly. Three Committees have lately formed themselves into a 'Triple Alliance' for mutual help, more particularly as regards Pension Cases. In these cases especially there is a tendency to an unconscious lowering of the standard, and it is found to be a great advantage to obtain the opinion of an outside Committee.

Since the Society as a whole is so often judged by one particular Committee, it is to the interest of us all that there should be a 'levelling up' all round. This can only be effected when District Committees are thoroughly loyal to the principles of the Society as understood at the Central Office.

CHARITY ORGANISATION SOCIETY :

15 Buckingham Street, Strand, W.C.

A MODEL CHAIRMAN OF A BOARD OF GUARDIANS.

THE following opinion of the late Sir Baldwyn Leighton, Bart., as to what he considered the duties of a chairman of a Board of Guardians was given in an address delivered by him at a Conference of Guardians held at Malvern in 1870. As Sir Baldwyn Leighton began his Poor-law life in 1832, and his career as Chairman of the famous Atcham Union in 1837 (which position he held until his death in 1871), and as his advice is applicable to members as well as chairmen, his short address will well bear unearthing from the pages of a report now almost impossible to get hold of. He spoke as follows:—

I will presume that on his election the chairman possesses the confidence of his Board; but it is also necessary that he should use all means in his power to show that that confidence is well placed. Now, in order to retain it he ought to make it manifest that his knowledge of all details is superior to that of the other Guardians, and, instead of referring to the clerk when points of law arise, he ought generally to be able to answer them himself. To do this our chairman ought to have a good memory, and be able, with a little assistance, to remember the case of each applicant for the last month, and thus, if the Guardians of the parish allude to a case, to be able at once to give the reason that induced the Board to give or withhold outdoor relief. In respect to an acquaintance with the law this can only be obtained by reading and practice; and if the chairman has no previous knowledge of these points, he must at first perhaps rely on the clerk. It is, however, very desirable that the chairman himself should look into the law, and by this means as cases occur he may gradually obtain a tolerable knowledge of the Acts relating to the poor, as well as the orders of the Poor-law Board.

He must remember it is his part to lead and direct his Board, as upon the chairman devolves almost all the responsibility of the acts of the Board, and thus I would impress upon chairmen the necessity on their part of endeavouring when they accept office to lead their Board to administer the law upon right principles. It is for this reason that, supposing other things equal, a magistrate is more likely to be better qualified than one who knows nothing of the law. I would suggest that one of the first duties of a chairman on accepting that office ought to be to consider how far the practice of granting relief, as carried on by his Board, is founded on correct principles, and what alterations, if any, it may be desirable to carry out.

One of the great failings, it strikes me, at most Boards, is the little information that is obtained by the relieving officer of the circumstances of the applicant. The name and ages of the children under sixteen are put down, and age of applicant, but not those of the children who are grown up, or in service, nor of any relatives. Rent, quality of land, state of the house, whether tidy or dirty, number of rooms and beds, also number of inmates, are subjects that ought always to be inquired into. It is also very desirable that the chairman should have some knowledge of the art of cross-examining the applicant so as to elicit the whole truth respecting the alleged destitution. It is only by obtaining this information that the chairman and Board can be in a position to ascertain how far the applicant is a proper object for relief.

I would suggest, also, that our chairman should trace out, if possible, the condition of those who have been refused outdoor relief, and endeavour to discover how they have maintained themselves. Thus, for example, a widow with a family may have been among these; on investigation it may turn out that the relatives have taken several of the children, and the woman is well able to support those who are left with her; or, on the other hand, it may be that she is existing in want and penury, and thus, mayhap, the law has been strained too far. It is thus, by tracing out these cases, that a chairman can obtain a more accurate knowledge of the working of the system adopted by his Board, and ascertain where the abuses exist, and having obtained this knowledge he will be in a better position to adopt a remedy.

Our young chairman ought also frequently to go over the workhouse, and by talking to the inmates he may obtain a good deal of information as to the causes that have brought them there, the chief of which, I fear, will be found to be intemperance; and, at the same time, he will very likely hear some complaints to which his attention would not otherwise be drawn, but which may be true or false. In going over the sick and infirm wards, also, a kind word to the inmates will tend to break the monotony and dulness of workhouse life among the aged, and lessen the unpopularity which occasionally will attach to the office of chairman. By frequent visits to the workhouse, the officials will be better kept up to their duty. If an officer is doing his work well, it is very heartbreaking that his exertions are not noticed by his superiors, and especially by his chairman, while, on the other hand, the neglectful man wants looking to and his faults pointed out. But it is to the children in the workhouse school that the chairman's attention ought to be principally directed in his visits. It is by the proper education of these strays of humanity that we may in some measure hope to lessen pauperism, and by giving them the means of rising in the social scale and becoming careful members of society thus enable them to do in old age without parish pay.

But I do not consider that the duty of a chairman of a Board of Guardians is confined only to the administration of relief. His work ought to embrace a much wider sphere; it ought to be his duty to endeavour to raise the condition of the lower class in his union, including those above the grade of paupers. In most rural unions, the Board of Guardians is a nuisance committee, and the chairman, therefore, ought to get rid of all accumulations of filth which are likely to be detrimental to health, and to take measures to have sewers and drains laid down where requisite. In towns and a few other places where the Board of Guardians is not the local authority, the Board of Guardians may, by calling the attention of those who have power to prevent, and by giving publicity to their representations, I believe in most instances, though perhaps not always, have the nuisance abated. In case of any epidemic breaking out it will be as well for the chairman to visit the locality, in order to discover if there is any preventible cause, and thus prevent the recurrence of the disease. The presence of the chairman will in a great measure tend to reassure the officials should they have been alarmed, and also the poor themselves in case they have been frightened from fear of infection. The proper assessment of the union is also a subject for his consideration; or, probably, he may be the person selected as chairman of that committee. He ought, therefore, to have some idea of the value of land and houses, and it would be as well that he should make himself acquainted with the law of rating as affecting railways, gas works, &c.

In conclusion, I would suggest that our chairman should not only be acquainted with the pauperism of his own union, but by obtaining the returns that are printed by the Poor-law Board, he should compare the state of his own district with that of his neighbours; and not only in regard to the total number, but also the different classes, and also the expenditure under the different heads. By this means he may be able to discover some little things requiring alteration in his own union. It would also be a great advantage if he would take every opportunity of visiting different boards and their workhouses, and observing how they transact their business. In every trade if a man keep to his own shop he is not likely to thrive so well as his enterprising neighbour, who looks about and sees how others manage their affairs, and I fear chairmen and Guardians are no exception to that rule. Although some now present may think my model chairman an ideal person, all perfection, like a bachelor's wife, yet I believe there is at least one among us (and that not the gentleman who now presides)—[the president was Sir Baldwyn Leighton himself]—who has most of the qualifications I have named. However, we shall all agree, I think, that if he wishes to become more perfect, my model chairman ought to be present once a year at our meeting at Malvern.

LIST OF OTHER PUBLICATIONS

To be obtained at the OFFICES of the COUNCIL of the SOCIETY, 15 Buckingham Street, Strand, W.C., or through Messrs. LONGMANS, Paternoster Row, and all booksellers.

I.—THE CHARITY ORGANISATION REVIEW.

The Official Organ of the Charity Organisation Society. Principally addressed to persons interested in Charitable Work. It contains articles on Social and Economic Subjects, Charity and the Poor-law, and notes on current matters relating to Artisans' Dwellings, Industrial Insurance, Thrift, Poor-law Administration, Charitable Institutions, &c. The proceedings of the Council are published in it, with notes respecting the work of Charity Organisation in the Provinces and Abroad. It contains also Reviews of Books, short Abstracts of Blue-books, Parliamentary Papers, &c., which may be useful to almoners for purposes of reference. Published monthly, price 6*d.*, or sent, post free, for 6*s.* 6*d.* per annum. Back numbers of the *Review*, from 1885 to date, can be obtained on application.

II.—REPORTS AND PAMPHLETS.

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2. THE PROVINCIAL REGISTER: a Register of Provincial Charity Organisation and Relief Societies in Correspondence with the London C.O.S., containing Summaries of the last Annual Reports of nearly 100 British Societies, with their officers, addresses, hours, and methods of work; also a List of Colonial and Foreign Societies, and other information. 6*d.*

3. EXCEPTIONAL DISTRESS. The Report of a Special Committee of the Society on the best means of dealing with Exceptional Distress; with evidence taken after the distribution of the Mansion House Fund. 1886. Cassell & Co. 6*d.*

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5. THE ELBERFELD POOR LAW SYSTEM AND GERMAN WORKMEN'S COLONIES, Reports on. By J. S. Davy (Local Government Board), C. S. Loch (Secretary C.O.S.), and A. F. Hanewinkel (Liverpool C.O.S.). 1888. 9*d.*

6. **THE DUTCH HOME LABOUR COLONIES: their Origin and Development.** By H. G. Willink. 1889. 1s. 6d.

7. **THE HOMELESS POOR OF LONDON.** Report of a Special Committee; with evidence. 1891. 1s.

8. **OLD AGE PENSIONS AND PAUPERISM: an Enquiry as to the bearing of the Statistics of Pauperism quoted by the Right Hon. J. Chamberlain, M.P., and others in support of a Scheme for National Pensions.** 1892. 1s.

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